



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name UNITED SERVICES AUTOMOBILE ASSOCIATION

City/State SAN ANTONIO, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 210,747,000

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

| Number | Description |
|--------|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

UNITED SERVICES AUTOMOBILE ASSOCIATION
9800 FREDERICKSBURG ROAD
SAN ANTONIO, TX 78288

Table of Contents

| Section | Page Number |
|--|-------------|
| Summary Ratios | 1 |
| Consolidated Information: | |
| Income Statement - Revenues and Expenses | 2 |
| Relative Income Statement and Margin Analysis | 3 |
| Non-Interest Income and Expenses | 4 |
| Assets | 5 |
| Liabilities and Changes in Capital | 6 |
| Percent Composition of Assets | 7 |
| Loan Mix and Analysis of Concentrations of Credit | 7A |
| Liquidity and Funding | 8 |
| Derivatives and Off-Balance-Sheet Transactions | 9 |
| Derivative Instruments | 10 |
| Derivatives Analysis | 11 |
| Allowance and Net Loan and Lease Losses | 12 |
| Past Due and Nonaccrual Assets | 13 |
| Past Due and Nonaccrual Loans and Leases | 13A |
| Past Due and Nonaccrual Loans and Leases—Continued | 13B |
| Regulatory Capital Components and Ratios | 14 |
| Insurance and Broker-Dealer Activities | 15 |
| Foreign Activities | 16 |
| Servicing, Securitization and Asset Sale Activities—Part 1 | 17 |
| Servicing, Securitization and Asset Sale Activities—Part 2 | 18 |
| Servicing, Securitization and Asset Sale Activities—Part 3 | 19 |
| Parent Company Information: | |
| Parent Company Income Statement | 20 |
| Parent Company Balance Sheet | 21 |
| Parent Company Analysis—Part 1 | 22 |
| Parent Company Analysis—Part 2 | 23 |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

| | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Average assets (\$000) | 205,957,710 | 184,776,230 | 167,406,238 | 158,706,759 | 152,855,632 |
| Net income (\$000) | 3,300,000 | 3,906,889 | 4,006,321 | 2,290,846 | 2,421,922 |
| Number of BHCs in peer group | | | | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| Earnings and Profitability: | | | | | | | | | | | | | | | |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 2.72 | | | 3.14 | | | 3.73 | | | 3.75 | | | 3.55 | | |
| + Non-interest income | 15.26 | | | 16.34 | | | 17.21 | | | 16.21 | | | 16.24 | | |
| – Overhead expense | 16.66 | | | 16.82 | | | 18.11 | | | 17.89 | | | 17.20 | | |
| – Provision for credit losses | -0.07 | | | 0.50 | | | 0.43 | | | 0.38 | | | 0.46 | | |
| + Securities gains (losses) | 0.01 | | | 0.10 | | | 0 | | | -0.03 | | | -0.02 | | |
| + Other tax equivalent adjustments | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| = Pretax net operating income (tax equivalent) | 1.85 | | | 2.45 | | | 2.85 | | | 1.66 | | | 2.12 | | |
| Net operating income | 1.60 | | | 2.11 | | | 2.39 | | | 1.44 | | | 1.58 | | |
| Net income | 1.60 | | | 2.11 | | | 2.39 | | | 1.44 | | | 1.58 | | |
| Net income (Subchapter S adjusted) | | | | | | | | | | | | | | | |
| Percent of Average Earning Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 3.03 | | | 3.54 | | | 4.26 | | | 4.18 | | | 3.96 | | |
| Interest expense | 0.06 | | | 0.14 | | | 0.23 | | | 0.14 | | | 0.14 | | |
| Net interest income (tax equivalent) | 2.97 | | | 3.40 | | | 4.04 | | | 4.04 | | | 3.83 | | |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.65 | | | 1.18 | | | 1.41 | | | 1.38 | | | 1.40 | | |
| Earnings coverage of net loan and lease losses (X) | 13.43 | | | 9.81 | | | 7.84 | | | 4.81 | | | 5.72 | | |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.86 | | | 2.68 | | | 1.62 | | | 1.62 | | | 1.78 | | |
| Allowance for loan and lease losses / Total loans and leases | 1.83 | | | 2.64 | | | 1.53 | | | 1.58 | | | 1.73 | | |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 3.50 | | | 5.30 | | | 1.28 | | | 1.24 | | | 0.84 | | |
| 30–89 days past due loans and leases / Total loans and leases | 0.45 | | | 0.39 | | | 0.55 | | | 0.59 | | | 0.53 | | |
| Liquidity and Funding | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -2.88 | | | -1.12 | | | -4.93 | | | -10.83 | | | -9.62 | | |
| Net short-term noncore funding dependence | -4.53 | | | -3.30 | | | -6.11 | | | -12.41 | | | -11.75 | | |
| Net loans and leases / Total assets | 19.27 | | | 21.40 | | | 29.19 | | | 30.42 | | | 31.14 | | |
| Capitalization | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Holding company equity capital / Total assets | 18.98 | | | 20.09 | | | 20.33 | | | 19.65 | | | 19.66 | | |
| Total equity capital (including minority interest) / Total assets | 19.05 | | | 20.18 | | | 20.33 | | | 19.65 | | | 19.66 | | |
| Common equity tier 1 capital / Total risk-weighted assets | | | | | | | | | | | | | | | |
| Net loans and leases / Equity capital (X) | 1.02 | | | 1.07 | | | 1.44 | | | 1.55 | | | 1.58 | | |
| Cash dividends / Net income | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Cash dividends / Net income (Subchapter S adjusted) | | | | | | | | | | | | | | | |
| Growth Rates | | | | | | | | | | | | | | | |
| Assets | 5.15 | | | 15.32 | | | 9.51 | | | 1.95 | | | 5.52 | | |
| Equity capital | -0.66 | | | 13.96 | | | 13.32 | | | 1.86 | | | 6.14 | | |
| Net loans and leases | -5.31 | | | -15.46 | | | 5.09 | | | -0.40 | | | -0.12 | | |
| Noncore funding | -13.21 | | | 255.88 | | | 6.32 | | | -10.58 | | | -46.38 | | |
| Parent Company Ratios | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 0 | | | 0 | | | 0.06 | | | 0 | | | 0.21 | | |
| Long-term debt / Equity capital | 0.22 | | | 0.50 | | | 1.24 | | | 0.98 | | | 2.07 | | |
| Equity investment in subsidiaries / Equity capital | 73.53 | | | 75.22 | | | 73.50 | | | 77.74 | | | 75.97 | | |
| Cash from ops + noncash items + op expense / Op expense + dividends | 116.23 | | | 113.05 | | | 118.44 | | | 113.27 | | | 110.81 | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/20219 | 12/31/2018 | 12/31/2017 | Percent Change | |
|---|------------|------------|-------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| Interest and fees on loans..... | 2,687,000 | 3,220,158 | 3,618,732 | 3,474,643 | 3,227,052 | -16.56 | -11.64 |
| Income from lease financing receivables..... | 0 | 0 | 0 | 0 | 0 | | |
| Fully taxable income on loans and leases..... | 2,687,000 | 3,220,158 | 3,618,732 | 3,474,643 | 3,227,052 | -16.56 | -11.64 |
| Tax-exempt income on loans and leases..... | 0 | 0 | 0 | 0 | 0 | | |
| Estimated tax benefit on income on loans and leases..... | 0 | 0 | 0 | 0 | 0 | | |
| Income on loans and leases (tax equivalent)..... | 2,687,000 | 3,220,158 | 3,618,732 | 3,474,643 | 3,227,052 | -16.56 | -11.64 |
| Investment interest income (tax equivalent)..... | 2,972,000 | 2,801,094 | 2,788,951 | 2,363,103 | 2,165,985 | 6.10 | 53.05 |
| Interest on balances due from depository institutions..... | 7,000 | 28,515 | 173,875 | 140,780 | 84,942 | -75.45 | -81.58 |
| Interest income on other earning assets..... | 39,000 | 3,219 | 3,877 | 174,736 | 141,256 | 1111.56 | -69.70 |
| Total interest income (tax equivalent)..... | 5,705,000 | 6,052,986 | 6,585,435 | 6,153,262 | 5,619,235 | -5.75 | 10.79 |
| Interest on time deposits of \$250K or more..... | 7,000 | 16,370 | 16,575 | 7,821 | 14,150 | -57.24 | |
| Interest on time deposits < \$250K..... | 30,000 | 73,143 | 73,997 | 40,789 | 56,050 | -58.98 | |
| Interest on foreign office deposits..... | 0 | 0 | 0 | 0 | 0 | | |
| Interest on other deposits..... | 40,000 | 97,041 | 196,587 | 106,300 | 80,829 | -58.78 | -46.31 |
| Interest on other borrowings and trading liabilities..... | 34,000 | 56,400 | 61,301 | 54,321 | 41,252 | -39.72 | -5.58 |
| Interest on subordinated debt and mandatory convertible securities..... | 0 | 0 | 0 | 0 | 0 | | |
| Total interest expense..... | 111,000 | 242,954 | 348,460 | 209,231 | 192,281 | -54.31 | -46.49 |
| Net interest income (tax equivalent)..... | 5,594,000 | 5,810,032 | 6,236,975 | 5,944,031 | 5,426,954 | -3.72 | 13.19 |
| Non-interest income..... | 31,430,000 | 30,198,521 | 28,807,965 | 25,727,461 | 24,830,797 | 4.08 | 39.81 |
| Adjusted operating income (tax equivalent)..... | 37,024,000 | 36,008,553 | 35,044,940 | 31,671,492 | 30,257,751 | 2.82 | 35.01 |
| Overhead expense..... | 34,316,000 | 31,076,349 | 30,323,778 | 28,395,043 | 26,297,100 | 10.42 | 40.73 |
| Provision for credit losses..... | -136,000 | 931,392 | 712,792 | 600,286 | 696,277 | | |
| Securities gains (losses)..... | 26,000 | 189,503 | 8,284 | -40,093 | -26,374 | -86.28 | |
| Other tax equivalent adjustments..... | 0 | -1 | 1 | -1 | -1 | | |
| Pretax net operating income (tax equivalent)..... | 3,804,000 | 4,524,423 | 4,773,243 | 2,636,069 | 3,237,999 | -15.92 | 68.01 |
| Applicable income taxes..... | 428,000 | 606,467 | 761,743 | 339,293 | 801,508 | -29.43 | -6.45 |
| Tax equivalent adjustments..... | 2,000 | 2,971 | 4,015 | 5,103 | 14,450 | -32.68 | -86.94 |
| Applicable income taxes (tax equivalent)..... | 430,000 | 609,438 | 765,758 | 344,396 | 815,958 | -29.44 | -9.06 |
| Minority interest..... | 74,000 | 8,096 | 1,164 | 827 | 119 | 814.03 | 504.67 |
| Net income before discontinued operations, net of minority interest..... | 3,300,000 | 3,906,889 | 4,006,321 | 2,290,846 | 2,421,922 | -15.53 | 85.49 |
| Discontinued operations, net of applicable income taxes..... | 0 | 0 | 0 | 0 | 0 | | |
| Net income attributable to holding company..... | 3,300,000 | 3,906,889 | 4,006,321 | 2,290,846 | 2,421,922 | -15.53 | 85.49 |
| Memoranda | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest..... | 3,374,000 | 3,914,985 | 4,007,485 | 2,291,673 | 2,422,041 | -13.82 | 88.35 |
| Investment securities income (tax equivalent)..... | 2,972,000 | 2,801,094 | 2,788,951 | 2,363,103 | 2,165,985 | 6.10 | 53.05 |
| US Treasury and agency securities (excluding mortgage-backed securities) .. | 72,000 | 60,336 | 113,544 | 114,715 | 110,585 | 19.33 | -32.22 |
| Mortgage-backed securities..... | 1,034,000 | 866,438 | 717,576 | 560,667 | 439,889 | 19.34 | 218.39 |
| All other securities..... | 1,866,000 | 1,874,320 | 1,957,831 | 1,687,721 | 1,615,511 | -0.44 | 23.51 |
| Cash dividends declared..... | 0 | 0 | 0 | 0 | 0 | | |
| Common..... | 0 | 0 | 0 | 0 | 0 | | |
| Preferred..... | 0 | 0 | 0 | 0 | 0 | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 2.77 | | | 3.28 | | | 3.93 | | | 3.88 | | | 3.68 | | |
| Less: Interest expense | 0.05 | | | 0.13 | | | 0.21 | | | 0.13 | | | 0.13 | | |
| Equals: Net interest income (tax equivalent) | 2.72 | | | 3.14 | | | 3.73 | | | 3.75 | | | 3.55 | | |
| Plus: Non-interest income | 15.26 | | | 16.34 | | | 17.21 | | | 16.21 | | | 16.24 | | |
| Equals: adjusted operating income (tax equivalent) | 17.98 | | | 19.49 | | | 20.93 | | | 19.96 | | | 19.79 | | |
| Less: Overhead expense | 16.66 | | | 16.82 | | | 18.11 | | | 17.89 | | | 17.20 | | |
| Less: Provision for credit losses | -0.07 | | | 0.50 | | | 0.43 | | | 0.38 | | | 0.46 | | |
| Plus: Realized gains (losses) on held-to-maturities securities | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Plus: Realized gains (losses) on available-for-sale securities | 0.01 | | | 0.10 | | | 0 | | | -0.03 | | | -0.02 | | |
| Plus: other tax equivalent adjustments | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Equals: Pretax net operating income (tax equivalent) | 1.85 | | | 2.45 | | | 2.85 | | | 1.66 | | | 2.12 | | |
| | | | | | | | | | | | | | | | |
| Less: Applicable income taxes (tax equivalent) | 0.21 | | | 0.33 | | | 0.46 | | | 0.22 | | | 0.53 | | |
| Less: Minority interest | 0.04 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Equals: Net operating income | 1.60 | | | 2.11 | | | 2.39 | | | 1.44 | | | 1.58 | | |
| | | | | | | | | | | | | | | | |
| Plus: Net extraordinary items | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Equals: Net income | 1.60 | | | 2.11 | | | 2.39 | | | 1.44 | | | 1.58 | | |
| Memo: Net income (last four quarters) | 1.60 | | | 2.11 | | | 2.39 | | | 1.44 | | | 1.58 | | |
| Net income—BHC and noncontrolling (minority) interest | 1.64 | | | 2.12 | | | 2.39 | | | 1.44 | | | 1.58 | | |
| | | | | | | | | | | | | | | | |
| Margin Analysis | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 91.50 | | | 92.59 | | | 92.32 | | | 92.68 | | | 92.72 | | |
| Average interest-bearing funds / Average assets | 49.20 | | | 46.81 | | | 45.65 | | | 46.57 | | | 47.19 | | |
| Interest income (tax equivalent) / Average earning assets | 3.03 | | | 3.54 | | | 4.26 | | | 4.18 | | | 3.96 | | |
| Interest expense / Average earning assets | 0.06 | | | 0.14 | | | 0.23 | | | 0.14 | | | 0.14 | | |
| Net interest income (tax equivalent) / Average earning assets | 2.97 | | | 3.40 | | | 4.04 | | | 4.04 | | | 3.83 | | |
| | | | | | | | | | | | | | | | |
| Yield or Cost | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 6.44 | | | 6.81 | | | 7.29 | | | 7.12 | | | 6.61 | | |
| Interest-bearing bank balances | 0.10 | | | 0.33 | | | 2.15 | | | 1.43 | | | 0.82 | | |
| Federal funds sold and reverse repos | | | | | | | | | | | | | | | |
| Trading assets | | | | | | | 0 | | | 3.07 | | | 2.89 | | |
| Total earning assets | 3.03 | | | 3.54 | | | 4.26 | | | 4.18 | | | 3.95 | | |
| | | | | | | | | | | | | | | | |
| Investment securities (tax equivalent) | 2.37 | | | 2.81 | | | 3.38 | | | 3.28 | | | 3.17 | | |
| US Treasury and agency securities (excluding mortgage-backed securities) | 1.03 | | | 0.81 | | | 2.24 | | | 1.71 | | | 1.49 | | |
| Mortgage-backed securities | 1.50 | | | 1.97 | | | 2.44 | | | 2.46 | | | 2.22 | | |
| All other securities | 4.38 | | | 4.32 | | | 4.54 | | | 3.95 | | | 3.90 | | |
| | | | | | | | | | | | | | | | |
| Interest-bearing deposits | 0.08 | | | 0.22 | | | 0.39 | | | 0.22 | | | 0.22 | | |
| Time deposits of \$250K or more | 1.16 | | | 1.82 | | | 1.93 | | | 0.89 | | | | | |
| Time deposits < \$250K | 0.87 | | | 1.60 | | | 1.57 | | | 0.85 | | | | | |
| Other domestic deposits | 0.04 | | | 0.13 | | | 0.29 | | | 0.16 | | | | | |
| Foreign deposits | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Federal funds purchased and repos | | | | | | | | | | | | | | | |
| Other borrowed funds and trading liabilities | 0.95 | | | 1.57 | | | 2.30 | | | 1.89 | | | 1.50 | | |
| All interest-bearing funds | 0.11 | | | 0.28 | | | 0.46 | | | 0.28 | | | 0.27 | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| Non-interest Income and Expenses | | | | | |
| Total non-interest income | 31,430,000 | 30,198,521 | 28,807,965 | 25,727,461 | 24,830,797 |
| Fiduciary activities income | 13,000 | 29,210 | 18,456 | 18,454 | 18,226 |
| Service charges on deposit accounts - domestic | 227,000 | 193,549 | 251,422 | 203,580 | 191,203 |
| Trading revenue | 0 | 0 | 0 | -486,555 | 613,512 |
| Investment banking fees and commissions | 0 | 93,551 | 489,389 | 699,458 | 673,441 |
| Insurance activities revenue | 26,496,000 | 25,541,485 | 24,116,023 | 22,368,440 | 20,231,438 |
| Venture capital revenue | 977,000 | 0 | 0 | 0 | 0 |
| Net servicing fees | 16,000 | -276,397 | -113,204 | 94,580 | 23,678 |
| Net securitization income | 0 | 0 | -2,447 | 0 | -2,491 |
| Net gains (losses) on sales of loans, OREO, other assets | 386,000 | 958,219 | 639,538 | 434,847 | 594,049 |
| Other non-interest income | 3,315,000 | 3,658,904 | 3,408,788 | 2,394,657 | 2,487,741 |
| Total overhead expenses | 34,316,000 | 31,076,349 | 30,323,778 | 28,395,043 | 26,297,100 |
| Personnel expense | 6,376,000 | 5,642,706 | 4,992,457 | 4,364,919 | 4,094,228 |
| Net occupancy expense | 436,000 | 346,336 | 284,760 | 270,916 | 250,502 |
| Goodwill impairment losses | 0 | 0 | 0 | 0 | 0 |
| Amortization expenses and impairment loss (other intangible assets) | 0 | 0 | 274,577 | 263,632 | 246,463 |
| Other operating expenses | 27,504,000 | 25,087,307 | 24,771,984 | 23,495,576 | 21,705,907 |
| Fee income on mutual funds and annuities | 0 | 29,545 | 288,817 | 501,428 | 438,610 |
| Memoranda | | | | | |
| Assets under management in proprietary mutual funds and annuities | 22,850,000 | 20,689,324 | 19,481,986 | 93,512,286 | 95,912,104 |
| Number of equivalent employees | 55,869 | 52,928 | 49,071 | 46,043 | 45,871 |
| Average personnel expense per employee | 114.12 | 106.61 | 101.74 | 94.80 | 89.26 |
| Average assets per employee | 3,686.44 | 3,491.09 | 3,411.51 | 3,446.92 | 3,332.29 |

Analysis Ratios

| | | | | | | | | | | | | | | | |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|
| Mutual fund fee income / Non-interest income | 0 | | | 0.10 | | | 1 | | | 1.95 | | | 1.77 | | |
| Overhead expenses / Net Interest Income + non-interest income | 92.69 | | | 86.31 | | | 86.54 | | | 89.67 | | | 86.95 | | |

Percent of Average Assets

| | | | | | | | | | | | | | | | |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|
| Total overhead expense | 16.66 | | | 16.82 | | | 18.11 | | | 17.89 | | | 17.20 | | |
| Personnel expense | 3.10 | | | 3.05 | | | 2.98 | | | 2.75 | | | 2.68 | | |
| Net occupancy expense | 0.21 | | | 0.19 | | | 0.17 | | | 0.17 | | | 0.16 | | |
| Other operating expenses | 13.35 | | | 13.58 | | | 14.96 | | | 14.97 | | | 14.36 | | |
| Overhead less non-interest income | 1.40 | | | 0.48 | | | 0.91 | | | 1.68 | | | 0.96 | | |

Percent of Adjusted Operating Income (Tax Equivalent)

| | | | | | | | | | | | | | | | |
|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|
| Total overhead expense | 92.69 | | | 86.30 | | | 86.53 | | | 89.65 | | | 86.91 | | |
| Personnel expense | 17.22 | | | 15.67 | | | 14.25 | | | 13.78 | | | 13.53 | | |
| Net occupancy expense | 1.18 | | | 0.96 | | | 0.81 | | | 0.86 | | | 0.83 | | |
| Other operating expenses | 74.29 | | | 69.67 | | | 71.47 | | | 75.02 | | | 72.55 | | |
| Total non-interest income | 84.89 | | | 83.86 | | | 82.20 | | | 81.23 | | | 82.06 | | |
| Fiduciary activities income | 0.04 | | | 0.08 | | | 0.05 | | | 0.06 | | | 0.06 | | |
| Service charges on domestic deposit accounts | 0.61 | | | 0.54 | | | 0.72 | | | 0.64 | | | 0.63 | | |
| Trading revenue | 0 | | | 0 | | | 0 | | | -1.54 | | | 2.03 | | |
| Investment banking fees and commissions | 0 | | | 0.26 | | | 1.40 | | | 2.21 | | | 2.23 | | |
| Insurance activities revenue | 71.56 | | | 70.93 | | | 68.81 | | | 70.63 | | | 66.86 | | |
| Venture capital revenue | 2.64 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Net servicing fees | 0.04 | | | -0.77 | | | -0.32 | | | 0.30 | | | 0.08 | | |
| Net securitization income | 0 | | | 0 | | | -0.01 | | | 0 | | | -0.01 | | |
| Net gain (loss) - sales of loans, OREO, and other assets | 1.04 | | | 2.66 | | | 1.82 | | | 1.37 | | | 1.96 | | |
| Other non-interest income | 8.95 | | | 10.16 | | | 9.73 | | | 7.56 | | | 8.22 | | |
| Overhead less non-interest income | 7.79 | | | 2.44 | | | 4.33 | | | 8.42 | | | 4.85 | | |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 11.25 | | | 13.40 | | | 15.96 | | | 12.87 | | | 24.75 | | |
| Applicable income tax + TE / Pretax net operating income + TE | 11.30 | | | 13.47 | | | 16.04 | | | 13.06 | | | 25.20 | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change | |
|---|-------------|-------------|-------------|-------------|-------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Real estate loans | 7,123,000 | 7,368,919 | 8,007,534 | 6,593,951 | 7,388,269 | -3.34 | -17.17 |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| Loans to individuals | 34,063,000 | 36,502,723 | 43,326,594 | 42,268,321 | 41,751,364 | -6.68 | -16.07 |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | 0 | 0 | | |
| Agricultural loans | 0 | 0 | 0 | 0 | 0 | | |
| Other loans and leases | 180,000 | 180,586 | 188,145 | 189,494 | 182,777 | -0.32 | -2.47 |
| Less: Unearned income | 0 | 0 | 0 | 0 | 0 | | |
| Loans and leases, net of unearned income | 41,366,000 | 44,052,228 | 51,522,273 | 49,051,766 | 49,322,410 | -6.10 | -16.21 |
| Less: Allowance for loan and lease losses | 755,000 | 1,164,233 | 788,849 | 775,330 | 851,541 | -35.15 | -10.19 |
| Net loans and leases | 40,611,000 | 42,887,995 | 50,733,424 | 48,276,436 | 48,470,869 | -5.31 | -16.32 |
| Debt securities that reprice or mature in over 1 year | 112,411,000 | 106,983,919 | 79,311,696 | 65,508,900 | 64,695,201 | 5.07 | 95.69 |
| Mutual funds and equity securities | 8,824,000 | 7,564,147 | 7,970,683 | 304,163 | 184,556 | 16.66 | 5355.30 |
| Subtotal | 161,846,000 | 157,436,061 | 138,015,803 | 114,089,499 | 113,350,626 | 2.80 | 52.49 |
| Interest-bearing bank balances | 9,562,000 | 8,062,303 | 5,912,251 | 9,762,581 | 8,412,557 | 18.60 | -1.21 |
| Federal funds sold and reverse repos | 0 | 0 | 0 | 0 | 0 | | |
| Debt securities that reprice or mature within 1 year | 6,686,000 | 7,048,597 | 4,634,782 | 6,125,048 | 6,440,226 | -5.14 | -5.37 |
| Trading assets | 0 | 0 | 0 | 5,583,848 | 5,506,072 | | -100.00 |
| Total earning assets | 178,094,000 | 172,546,961 | 148,562,836 | 135,560,976 | 133,709,481 | 3.21 | 40.42 |
| Non-interest-bearing cash and due from depository institutions | 1,947,000 | 4,021,684 | 1,933,131 | 1,351,915 | 1,741,613 | -51.59 | 29.01 |
| Premises, fixed assets, and leases | 1,375,000 | 1,413,277 | 1,490,037 | 1,491,195 | 1,366,003 | -2.71 | 1.43 |
| Other real estate owned | 2,000 | 1,273 | 2,267 | 5,108 | 6,136 | 57.11 | -69.54 |
| Investment in unconsolidated subsidiaries | 326,000 | 295,499 | 247,596 | 136,451 | 45,436 | 10.32 | 9579.33 |
| Intangible and other assets | 29,003,000 | 22,137,559 | 21,555,665 | 20,149,579 | 18,795,901 | 31.01 | 62.80 |
| Total assets | 210,747,000 | 200,416,253 | 173,791,532 | 158,695,224 | 155,664,570 | 5.15 | 42.86 |
| Quarterly average assets | 208,981,000 | 192,533,743 | 171,595,153 | 159,785,202 | 155,046,372 | 8.54 | 41.87 |
| Average loans and leases (YTD) | 41,730,428 | 47,261,742 | 49,631,686 | 48,769,270 | 48,828,828 | -11.70 | -13.38 |
| Memoranda | | | | | | | |
| Loans held-for-sale | 848,000 | 674,562 | 2,895,553 | 1,131,618 | 1,410,027 | 25.71 | -56.21 |
| Loans not held-for-sale | 40,518,000 | 43,377,666 | 48,626,720 | 47,920,148 | 47,912,383 | -6.59 | -14.58 |
| Real estate loans secured by 1-4 family | 4,780,000 | 5,244,937 | 6,326,076 | 5,268,711 | 6,401,380 | -8.86 | -39.31 |
| Commercial real estate loans | 2,343,000 | 2,123,982 | 1,681,458 | 1,325,239 | 986,889 | 10.31 | 223.66 |
| Construction and land development | 3,000 | 6,460 | 10,219 | 14,412 | 20,790 | -53.56 | -89.82 |
| Multifamily | 980,000 | 842,359 | 545,990 | 371,182 | 175,958 | 16.34 | 996.58 |
| Nonfarm nonresidential | 1,360,000 | 1,275,163 | 1,125,249 | 939,645 | 790,141 | 6.65 | 124.77 |
| Real estate loans secured by farmland | 0 | 0 | 0 | 0 | 0 | | |
| Total investment securities | 127,921,000 | 121,596,663 | 91,917,161 | 71,938,111 | 71,319,983 | 5.20 | 97.81 |
| U.S. Treasury securities | 6,065,000 | 8,804,429 | 3,832,292 | 6,621,627 | 6,737,149 | -31.11 | -18.98 |
| US agency securities (excluding mortgage-backed securities) | 3,000 | 4,599 | 5,746 | 12,739 | 13,030 | -34.77 | -99.39 |
| Municipal securities | 4,942,000 | 7,193,572 | 7,376,048 | 7,867,182 | 8,545,643 | -31.30 | -44.92 |
| Mortgage-backed securities | 69,143,000 | 57,666,912 | 35,478,289 | 22,870,325 | 21,809,164 | 19.90 | 324.38 |
| Asset-backed securities | 3,980,000 | 3,235,491 | 3,749,956 | 4,685,169 | 4,921,689 | 23.01 | -21.36 |
| Other debt securities | 34,964,000 | 37,127,513 | 33,504,147 | 29,576,906 | 29,108,752 | -5.83 | 33.44 |
| Mutual funds and equity securities | 8,824,000 | 7,564,147 | 7,970,683 | 304,163 | 184,556 | 16.66 | 5355.30 |
| Available-for-sale securities | 114,534,000 | 113,675,707 | 83,543,732 | 54,857,596 | 52,927,783 | 0.76 | 130.36 |
| U.S. Treasury securities | 6,065,000 | 8,804,429 | 3,832,292 | 6,122,298 | 5,640,059 | -31.11 | 8.64 |
| US agency securities (excluding mortgage-backed securities) | 3,000 | 4,599 | 5,746 | 12,739 | 13,030 | -34.77 | -98.41 |
| Municipal securities | 4,872,000 | 7,067,523 | 7,203,817 | 7,426,208 | 8,043,069 | -31.06 | -42.12 |
| Mortgage-backed securities | 64,787,000 | 57,562,639 | 35,340,835 | 7,042,971 | 5,390,645 | 12.55 | 1306.11 |
| Asset-backed securities | 3,980,000 | 3,235,491 | 3,749,956 | 4,645,710 | 4,793,682 | 23.01 | -14.73 |
| Other debt securities | 34,827,000 | 37,001,026 | 33,411,086 | 29,303,507 | 28,862,742 | -5.88 | 33.46 |
| Mutual funds and equity securities | 0 | 0 | 0 | 304,163 | 184,556 | | -100.00 |
| Held-to-maturity securities appreciation (depreciation) | -44,000 | 8,590 | 4,531 | -412,220 | -168,157 | | |
| Available-for-sale securities appreciation (depreciation) | 1,401,000 | 5,589,149 | 2,199,203 | -806,933 | 531,504 | -74.93 | |
| Structured notes, fair value | 1,125,000 | 0 | 0 | 0 | 0 | | |
| Pledged securities | 540,000 | 500,261 | 463,994 | 442,225 | 403,074 | 7.94 | -13.06 |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Liabilities and Changes in Capital

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change | |
|--|-------------|-------------|-------------|-------------|-------------|----------------|----------|
| | | | | | | 1-Year | 5-Year |
| Demand deposits | 2,944,000 | 3,342,469 | 2,045,689 | 1,251,204 | 985,349 | -11.92 | 240.93 |
| NOW, ATS and transaction accounts | 12,939,000 | 10,363,029 | 7,665,635 | 6,976,848 | 6,573,839 | 24.86 | 469.03 |
| Time deposits less brokered deposits < \$250K | -5,349,000 | -4,256,925 | 5,106,472 | 4,356,284 | 5,373,476 | | |
| MMDA and other savings accounts | 85,634,000 | 76,021,727 | 61,835,845 | 58,630,636 | 56,981,816 | 12.64 | 50.51 |
| Other non-interest-bearing deposits | | | | 0 | 0 | | |
| Core deposits | 96,168,000 | 85,470,300 | 76,653,641 | 71,214,972 | 69,914,480 | 12.52 | 51.65 |
| Time deposits of \$250K or more | 498,000 | 715,585 | 1,057,180 | 689,461 | 1,109,512 | -30.41 | |
| Foreign deposits | 0 | 0 | 0 | 0 | 0 | | |
| Federal funds purchased and repos | 0 | 0 | 0 | 0 | 0 | | |
| Secured federal funds purchased | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 250,000 | 499,957 | 499,685 | 499,616 | 499,763 | -50.00 | -49.99 |
| Other borrowings w/remaining maturity of 1 year or less | 62,000 | 877,532 | 905,336 | 785,642 | 153,672 | -92.93 | -58.97 |
| Other borrowings w/remaining maturity over 1 year | 2,406,000 | 3,022,627 | 1,286,788 | 1,551,519 | 2,180,498 | -20.40 | 32.27 |
| Brokered deposits < \$250K | 8,363,000 | 8,226,163 | 0 | 0 | 0 | 1.66 | |
| Noncore funding | 11,579,000 | 13,341,864 | 3,748,989 | 3,526,238 | 3,943,445 | -13.21 | 57.45 |
| Trading liabilities | 0 | 0 | 0 | 0 | 0 | | |
| Subordinated notes and debentures + trust preferred securities | 0 | 0 | 0 | 0 | 0 | | |
| Other liabilities | 62,855,000 | 61,165,010 | 58,061,605 | 52,776,287 | 51,198,805 | 2.76 | 31.19 |
| Total liabilities | 170,602,000 | 159,977,174 | 138,464,235 | 127,517,497 | 125,056,730 | 6.64 | 43.75 |
| | | | | | | | |
| Equity Capital | | | | | | | |
| Perpetual preferred stock (including surplus) | 0 | 0 | 0 | 0 | 0 | | |
| Common stock | 0 | 0 | 0 | 0 | 0 | | |
| Common surplus | 10,000 | 1,572 | 0 | 0 | 0 | 536.13 | |
| Retained earnings | 40,176,000 | 37,892,185 | 35,145,451 | 32,505,191 | 31,042,692 | 6.03 | 36.60 |
| Accumulated other comprehensive income | -189,000 | 2,368,640 | 185,994 | -1,325,828 | -433,159 | | |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | | |
| Total holding company equity capital | 39,997,000 | 40,262,397 | 35,331,445 | 31,179,363 | 30,609,533 | -0.66 | 38.69 |
| Noncontrolling (minority) interest in subsidiaries | 148,000 | 176,682 | -4,148 | -1,636 | -1,693 | -16.23 | 22324.24 |
| Total equity capital, including minority interest | 40,145,000 | 40,439,079 | 35,327,297 | 31,177,727 | 30,607,840 | -0.73 | 39.20 |
| | | | | | | | |
| Total liabilities and capital | 210,747,000 | 200,416,253 | 173,791,532 | 158,695,224 | 155,664,570 | 5.15 | 42.86 |
| | | | | | | | |
| Memoranda | | | | | | | |
| Non-interest-bearing deposits | 2,944,000 | 3,342,469 | 2,045,689 | 1,251,204 | 985,349 | -11.92 | 240.93 |
| Interest-bearing deposits | 102,085,000 | 91,069,579 | 75,665,132 | 70,653,229 | 70,038,643 | 12.10 | 51.39 |
| Total deposits | 105,029,000 | 94,412,048 | 77,710,821 | 71,904,433 | 71,023,992 | 11.25 | 53.78 |
| Long-term debt that reprices within 1 year | 127,000 | 85,121 | 0 | 0 | 0 | 49.20 | |
| | | | | | | | |
| Changes in Holding Company Equity Capital | | | | | | | |
| Equity capital, previous year-end as amended | 40,262,000 | 35,331,445 | 31,179,363 | 30,609,533 | 28,839,669 | | |
| Accounting restatements | 0 | 196 | 51,414 | 1,042 | 0 | | |
| Net income | 3,300,000 | 3,906,889 | 4,006,321 | 2,290,846 | 2,421,922 | | |
| Net sale of new perpetual preferred stock | 0 | 0 | 0 | 0 | 0 | | |
| Net sale of new common stock | 0 | 0 | 0 | 0 | 0 | | |
| Sale of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Less: Purchase of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Changes incident to business combinations | 0 | 0 | 0 | 0 | 0 | | |
| Less: Dividends declared | 0 | 0 | 0 | 0 | 0 | | |
| Change in other comprehensive income | -2,557,000 | 2,182,646 | 1,511,822 | -806,448 | 139,398 | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | 0 | | |
| Other adjustments to equity capital | -1,008,000 | -1,158,779 | -1,417,475 | -915,610 | -791,456 | | |
| Holding company equity capital, ending balance | 39,997,000 | 40,262,397 | 35,331,445 | 31,179,363 | 30,609,533 | | |

BHC Name

City/State

Percent Composition of Assets

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Real estate loans | 3.38 | | | 3.68 | | | 4.61 | | | 4.16 | | | 4.75 | | |
| Commercial and industrial loans | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Loans to individuals | 16.16 | | | 18.21 | | | 24.93 | | | 26.63 | | | 26.82 | | |
| Loans to depository institutions and acceptances of other banks | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Agricultural loans | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other loans and leases | 0.09 | | | 0.09 | | | 0.11 | | | 0.12 | | | 0.12 | | |
| Net loans and leases | 19.27 | | | 21.40 | | | 29.19 | | | 30.42 | | | 31.14 | | |
| Debt securities over 1 year | 53.34 | | | 53.38 | | | 45.64 | | | 41.28 | | | 41.56 | | |
| Mutual funds and equity securities | 4.19 | | | 3.77 | | | 4.59 | | | 0.19 | | | 0.12 | | |
| Subtotal | 76.80 | | | 78.55 | | | 79.41 | | | 71.89 | | | 72.82 | | |
| Interest-bearing bank balances | 4.54 | | | 4.02 | | | 3.40 | | | 6.15 | | | 5.40 | | |
| Federal funds sold and reverse repos | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Debt securities 1 year or less | 3.17 | | | 3.52 | | | 2.67 | | | 3.86 | | | 4.14 | | |
| Trading assets | 0 | | | 0 | | | 0 | | | 3.52 | | | 3.54 | | |
| Total earning assets | 84.51 | | | 86.09 | | | 85.48 | | | 85.42 | | | 85.90 | | |
| Non-interest cash and due from depository institutions | 0.92 | | | 2.01 | | | 1.11 | | | 0.85 | | | 1.12 | | |
| | | | | | | | | | | | | | | | |
| Other real estate owned | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| All other assets | 14.57 | | | 11.90 | | | 13.40 | | | 13.73 | | | 12.99 | | |
| | | | | | | | | | | | | | | | |
| Memoranda | | | | | | | | | | | | | | | |
| Short-term investments | 7.71 | | | 7.54 | | | 6.07 | | | 10.01 | | | 9.54 | | |
| U.S. Treasury securities | 2.88 | | | 4.39 | | | 2.21 | | | 4.17 | | | 4.33 | | |
| US agency securities (excluding mortgage-backed securities) | 0 | | | 0 | | | 0 | | | 0.01 | | | 0.01 | | |
| Municipal securities | 2.34 | | | 3.59 | | | 4.24 | | | 4.96 | | | 5.49 | | |
| Mortgage-backed securities | 32.81 | | | 28.77 | | | 20.41 | | | 14.41 | | | 14.01 | | |
| Asset-backed securities | 1.89 | | | 1.61 | | | 2.16 | | | 2.95 | | | 3.16 | | |
| Other debt securities | 16.59 | | | 18.53 | | | 19.28 | | | 18.64 | | | 18.70 | | |
| Loans held-for-sale | 0.40 | | | 0.34 | | | 1.67 | | | 0.71 | | | 0.91 | | |
| Loans held for investment | 19.23 | | | 21.64 | | | 27.98 | | | 30.20 | | | 30.78 | | |
| Real estate loans secured by 1-4 family | 2.27 | | | 2.62 | | | 3.64 | | | 3.32 | | | 4.11 | | |
| Revolving | 0.58 | | | 0.83 | | | 1.23 | | | 1.67 | | | 2.10 | | |
| Closed-end, secured by first liens | 1.66 | | | 1.74 | | | 2.31 | | | 1.50 | | | 1.79 | | |
| Closed-end, secured by junior liens | 0.03 | | | 0.05 | | | 0.09 | | | 0.15 | | | 0.23 | | |
| Commercial real estate loans | 1.11 | | | 1.06 | | | 0.97 | | | 0.84 | | | 0.63 | | |
| Construction and land development | 0 | | | 0 | | | 0.01 | | | 0.01 | | | 0.01 | | |
| Multifamily | 0.47 | | | 0.42 | | | 0.31 | | | 0.23 | | | 0.11 | | |
| Nonfarm nonresidential | 0.65 | | | 0.64 | | | 0.65 | | | 0.59 | | | 0.51 | | |
| Real estate loans secured by farmland | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Loan Mix and Analysis of Concentrations of Credit

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Loan Mix, Percent of Gross Loans and Leases | | | | | | | | | | | | | | | |
| Real estate loans | 17.22 | | | 16.73 | | | 15.54 | | | 13.44 | | | 14.98 | | |
| Real estate loans secured by 1-4 family | 11.56 | | | 11.91 | | | 12.28 | | | 10.74 | | | 12.98 | | |
| Revolving | 2.96 | | | 3.78 | | | 4.16 | | | 5.39 | | | 6.62 | | |
| Closed-end | 8.60 | | | 8.12 | | | 8.12 | | | 5.35 | | | 6.36 | | |
| Commercial real estate loans | 5.66 | | | 4.82 | | | 3.26 | | | 2.70 | | | 2 | | |
| Construction and land development | 0.01 | | | 0.01 | | | 0.02 | | | 0.03 | | | 0.04 | | |
| 1-4 family | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other | 0.01 | | | 0.01 | | | 0.02 | | | 0.03 | | | 0.04 | | |
| Multifamily | 2.37 | | | 1.91 | | | 1.06 | | | 0.76 | | | 0.36 | | |
| Nonfarm nonresidential | 3.29 | | | 2.89 | | | 2.18 | | | 1.92 | | | 1.60 | | |
| Owner-occupied | 0.05 | | | 0.05 | | | 0.04 | | | 0.05 | | | 0.05 | | |
| Other | 3.23 | | | 2.84 | | | 2.14 | | | 1.87 | | | 1.55 | | |
| Real estate loans secured by farmland | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Loans to depository institutions and acceptances of other banks | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Commercial and industrial loans | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Loans to individuals | 82.35 | | | 82.86 | | | 84.09 | | | 86.17 | | | 84.65 | | |
| Credit card loans | 34.99 | | | 35.94 | | | 37.05 | | | 39.62 | | | 39.80 | | |
| Agricultural loans | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other loans and leases | 0.44 | | | 0.41 | | | 0.37 | | | 0.39 | | | 0.37 | | |
| Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted) | | | | | | | | | | | | | | | |
| Real estate loans | | | | | | | | | | | | | | | |
| Real estate loans secured by 1-4 family | | | | | | | | | | | | | | | |
| Revolving | | | | | | | | | | | | | | | |
| Closed-end | | | | | | | | | | | | | | | |
| Commercial real estate loans | | | | | | | | | | | | | | | |
| Construction and land development | | | | | | | | | | | | | | | |
| 1-4 family | | | | | | | | | | | | | | | |
| Other | | | | | | | | | | | | | | | |
| Multifamily | | | | | | | | | | | | | | | |
| Nonfarm nonresidential | | | | | | | | | | | | | | | |
| Owner-occupied | | | | | | | | | | | | | | | |
| Other | | | | | | | | | | | | | | | |
| Real estate loans secured by farmland | | | | | | | | | | | | | | | |
| Loans to depository institutions and acceptances of other banks | | | | | | | | | | | | | | | |
| Commercial and industrial loans | | | | | | | | | | | | | | | |
| Loans to individuals | | | | | | | | | | | | | | | |
| Credit card loans | | | | | | | | | | | | | | | |
| Agricultural loans | | | | | | | | | | | | | | | |
| Other loans and leases | | | | | | | | | | | | | | | |
| Supplemental | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 5.61 | | | 4.77 | | | 3.22 | | | 2.65 | | | 1.95 | | |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | | | | | | | | | | | | | | | |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | | | | | | | | | | | | | | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Short-term investments | 7.71 | | | 7.54 | | | 6.07 | | | 10.01 | | | 9.54 | | |
| Liquid assets | 39.12 | | | 37.07 | | | 25.55 | | | 29.10 | | | 28.39 | | |
| Investment securities | 60.70 | | | 60.67 | | | 52.89 | | | 45.33 | | | 45.82 | | |
| Net loans and leases | 19.27 | | | 21.40 | | | 29.19 | | | 30.42 | | | 31.14 | | |
| Net loans, leases and standby letters of credit | 19.27 | | | 21.40 | | | 29.19 | | | 30.42 | | | 31.14 | | |
| Core deposits | 45.63 | | | 42.65 | | | 44.11 | | | 44.88 | | | 44.91 | | |
| Noncore funding | 5.49 | | | 6.66 | | | 2.16 | | | 2.22 | | | 2.53 | | |
| Time deposits of \$250K or more | 0.24 | | | 0.36 | | | 0.61 | | | 0.43 | | | 0.71 | | |
| Foreign deposits | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Federal funds purchased and repos | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Secured federal funds purchased | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Net federal funds purchased (sold) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Commercial paper | 0.12 | | | 0.25 | | | 0.29 | | | 0.31 | | | 0.32 | | |
| Other borrowings w/remaining maturity of 1 year or less | 0.03 | | | 0.44 | | | 0.52 | | | 0.50 | | | 0.10 | | |
| Earning assets that reprice within 1 year | 15.45 | | | 16.49 | | | 18.65 | | | 23.14 | | | 23.76 | | |
| Interest-bearing liabilities that reprice within 1 year | 1.19 | | | 1.59 | | | 2.32 | | | 2.02 | | | 3.02 | | |
| Long-term debt that reprices within 1 year | 0.06 | | | 0.04 | | | 0 | | | 0 | | | 0 | | |
| Net assets that reprice within 1 year | 14.20 | | | 14.85 | | | 16.32 | | | 21.12 | | | 20.73 | | |
| Other Liquidity and Funding Ratios | | | | | | | | | | | | | | | |
| Net noncore funding dependence | -2.88 | | | -1.12 | | | -4.93 | | | -10.83 | | | -9.62 | | |
| Net short-term noncore funding dependence | -4.53 | | | -3.30 | | | -6.11 | | | -12.41 | | | -11.75 | | |
| Short-term investment / Short-term noncore funding | 182.07 | | | 152.43 | | | 499.39 | | | 920.35 | | | 969.76 | | |
| Liquid assets - short-term noncore funding / Nonliquid assets | 57.30 | | | 51.05 | | | 32.69 | | | 39.52 | | | 38.28 | | |
| Net loans and leases / Total deposits | 38.67 | | | 45.43 | | | 65.28 | | | 67.14 | | | 68.25 | | |
| Net loans and leases / Core deposits | 42.23 | | | 50.18 | | | 66.19 | | | 67.79 | | | 69.33 | | |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | | | | | | | | | | | | | | | |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | | | | | | | | | | | | | | | |
| Structured notes appreciation (depreciation) / Tier 1 capital | | | | | | | | | | | | | | | |
| Percent of Investment Securities | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 3.57 | | | 0.29 | | | 0.44 | | | 23.74 | | | 25.79 | | |
| Available-for-sale securities | 89.53 | | | 93.49 | | | 90.89 | | | 76.26 | | | 74.21 | | |
| U.S. Treasury securities | 4.74 | | | 7.24 | | | 4.17 | | | 9.20 | | | 9.45 | | |
| US agency securities (excluding mortgage-backed securities) | 0 | | | 0 | | | 0.01 | | | 0.02 | | | 0.02 | | |
| Municipal securities | 3.86 | | | 5.92 | | | 8.02 | | | 10.94 | | | 11.98 | | |
| Mortgage-backed securities | 54.05 | | | 47.42 | | | 38.60 | | | 31.79 | | | 30.58 | | |
| Asset-backed securities | 3.11 | | | 2.66 | | | 4.08 | | | 6.51 | | | 6.90 | | |
| Other debt securities | 27.33 | | | 30.53 | | | 36.45 | | | 41.11 | | | 40.81 | | |
| Mutual funds and equity securities | 6.90 | | | 6.22 | | | 8.67 | | | 0.42 | | | 0.26 | | |
| Debt securities 1 year or less | 5.23 | | | 5.80 | | | 5.04 | | | 8.51 | | | 9.03 | | |
| Debt securities 1 to 5 years | 14.10 | | | 17.11 | | | 20.80 | | | 30.39 | | | 28.01 | | |
| Debt securities over 5 years | 73.77 | | | 70.88 | | | 65.49 | | | 60.67 | | | 62.70 | | |
| Pledged securities | 0.42 | | | 0.41 | | | 0.50 | | | 0.61 | | | 0.57 | | |
| Structured notes, fair value | 0.88 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Percent Change from Prior Like Quarter | | | | | | | | | | | | | | | |
| Short-term investments | 7.53 | | | 43.27 | | | -33.61 | | | 6.97 | | | -11.29 | | |
| Investment securities | 5.20 | | | 32.29 | | | 27.77 | | | 0.87 | | | 10.28 | | |
| Core deposits | 12.52 | | | 11.50 | | | 7.64 | | | 1.86 | | | 10.25 | | |
| Noncore funding | -13.21 | | | 255.88 | | | 6.32 | | | -10.58 | | | -46.38 | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) | 63,961,000 | 64,538,107 | 62,780,644 | 59,623,479 | 56,566,921 |
| Commit: Secured commercial real estate loans | 0 | 0 | 0 | 0 | 0 |
| Commit: Unsecured real estate loans | 0 | 0 | 0 | 0 | 0 |
| Credit card lines (reported semiannually, June/Dec) | 62,150,000 | 62,555,901 | 60,565,649 | 57,051,008 | 53,851,916 |
| Securities underwriting | 0 | 0 | 0 | 0 | 0 |
| Standby letters of credit | 0 | 0 | 0 | 0 | 0 |
| Commercial and similar letters of credit | 0 | 0 | 0 | 0 | 0 |
| Securities lent | 268,000 | 146,659 | 102,172 | 142,264 | 61,430 |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | 0 | 0 | 0 | 0 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | 0 | 0 | 0 | 0 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0 | 0 | 0 | 0 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0 | 0 | 0 | 0 |
| Derivative Contracts | | | | | |
| Interest rate futures and forward contracts | 3,159,000 | 1,502,000 | 4,936,810 | 2,071,188 | 2,414,000 |
| Written options contracts (interest rate) | 747,000 | 901,105 | 2,472,302 | 954,380 | 1,347,944 |
| Purchased options contracts (interest rate) | 0 | 0 | 0 | 0 | 0 |
| Interest rate swaps | 1,500,000 | 1,870,000 | 8,140,000 | 1,110,000 | 1,455,000 |
| Futures and forward foreign exchange | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange rate swaps | 0 | 0 | 0 | 0 | 0 |
| Commodity and other futures and forward contracts | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (commodity and other) | 5,000 | 5,086 | 5,086 | 4,879 | 4,879 |
| Purchased options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Commodity and other swaps | 0 | 0 | 0 | 0 | 0 |

Percent of Total Assets

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| Loan commitments (reported semiannually, June/Dec) | 30.35 | | | 32.20 | | | 36.12 | | | 37.57 | | | 36.34 | | |
| Standby letters of credit | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Commercial and similar letters of credit | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Securities lent | 0.13 | | | 0.07 | | | 0.06 | | | 0.09 | | | 0.04 | | |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Derivative contracts | 2.57 | | | 2.13 | | | 8.95 | | | 2.61 | | | 3.35 | | |
| Interest rate contracts | 2.57 | | | 2.13 | | | 8.95 | | | 2.61 | | | 3.35 | | |
| Interest rate futures and forward contracts | 1.50 | | | 0.75 | | | 2.84 | | | 1.31 | | | 1.55 | | |
| Written options contracts (interest rate) | 0.35 | | | 0.45 | | | 1.42 | | | 0.60 | | | 0.87 | | |
| Purchased options contracts (interest rate) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Interest rate swaps | 0.71 | | | 0.93 | | | 4.68 | | | 0.70 | | | 0.93 | | |
| Foreign exchange contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Futures and forward foreign exchange contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Written options contracts (foreign exchange) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Purchased options contracts (foreign exchange) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Foreign exchange rate swaps | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Equity, commodity, and other derivative contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Commodity and other futures and forward contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Written options contracts (commodity and other) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Purchased options contracts (commodity and other) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Commodity and other swaps | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Percent of Average Loans and Leases | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 153.27 | | | 136.55 | | | 126.49 | | | 122.26 | | | 115.85 | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| Notional Amount | | | | | |
| Derivative contracts | 5,411,000 | 4,278,191 | 15,554,198 | 4,140,447 | 5,221,823 |
| Interest rate contracts | 5,406,000 | 4,273,105 | 15,549,112 | 4,135,568 | 5,216,944 |
| Foreign exchange contracts | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 5,000 | 5,086 | 5,086 | 4,879 | 4,879 |
| Derivatives Position | | | | | |
| Futures and forwards | 3,159,000 | 1,502,000 | 4,936,810 | 2,071,188 | 2,414,000 |
| Written options | 752,000 | 906,191 | 2,477,388 | 959,259 | 1,352,823 |
| Exchange-traded | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter | 752,000 | 906,191 | 2,477,388 | 959,259 | 1,352,823 |
| Purchased options | 0 | 0 | 0 | 0 | 0 |
| Exchange-traded | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter | 0 | 0 | 0 | 0 | 0 |
| Swaps | 1,500,000 | 1,870,000 | 8,140,000 | 1,110,000 | 1,455,000 |
| Held for trading | 0 | 0 | 0 | 0 | 0 |
| Interest rate contracts | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange contracts | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Non-traded | 5,411,000 | 4,278,191 | 15,554,198 | 4,140,447 | 5,221,823 |
| Interest rate contracts | 5,406,000 | 4,273,105 | 15,549,112 | 4,135,568 | 5,216,944 |
| Foreign exchange contracts | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 5,000 | 5,086 | 5,086 | 4,879 | 4,879 |
| Derivative contracts (excluding futures and FX 14 days or less) | 0 | 0 | 0 | 0 | 0 |
| One year or less | 0 | 0 | 0 | 0 | 0 |
| Over 1 year to 5 years | 0 | 0 | 0 | 0 | 0 |
| Over 5 years | 0 | 0 | 0 | 0 | 0 |
| Gross negative fair value (absolute value) | 7,000 | 9,924 | 127,345 | 21,274 | 24,790 |
| Gross positive fair value | 33,000 | 191,436 | 176,313 | 48,532 | 43,894 |
| Held for trading | 0 | 0 | 0 | 0 | 0 |
| Non-traded | 33,000 | 191,436 | 176,313 | 48,532 | 43,894 |
| Current credit exposure on risk-based capital derivative contracts | 0 | 0 | 0 | 0 | 0 |
| Credit losses on derivative contracts | 0 | 0 | 0 | 0 | 0 |
| Past Due Derivative Instruments Fair Value | | | | | |
| 30–89 days past due | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 0 | 0 | 0 | 0 | 0 |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Derivatives Analysis

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Percent of Notional Amount | | | | | | | | | | | | | | | |
| Interest rate contracts | 99.91 | | | 99.88 | | | 99.97 | | | 99.88 | | | 99.91 | | |
| Foreign exchange contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Equity, commodity, and other contracts | 0.09 | | | 0.12 | | | 0.03 | | | 0.12 | | | 0.09 | | |
| Futures and forwards | 58.38 | | | 35.11 | | | 31.74 | | | 50.02 | | | 46.23 | | |
| Written options | 13.90 | | | 21.18 | | | 15.93 | | | 23.17 | | | 25.91 | | |
| Exchange-traded | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Over-the-counter | 13.90 | | | 21.18 | | | 15.93 | | | 23.17 | | | 25.91 | | |
| Purchased options | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Exchange-traded | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Over-the-counter | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Swaps | 27.72 | | | 43.71 | | | 52.33 | | | 26.81 | | | 27.86 | | |
| Held for trading | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Interest rate contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Foreign exchange contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Equity, commodity, and other contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Non-traded | 100 | | | 100 | | | 100 | | | 100 | | | 100 | | |
| Interest rate contracts | 99.91 | | | 99.88 | | | 99.97 | | | 99.88 | | | 99.91 | | |
| Foreign exchange contracts | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Equity, commodity, and other contracts | 0.09 | | | 0.12 | | | 0.03 | | | 0.12 | | | 0.09 | | |
| Derivative contracts (excluding futures and forex 14 days or less) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| One year or less | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Over 1 year to 5 years | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Over 5 years | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Gross negative fair value (absolute value) | 0.13 | | | 0.23 | | | 0.82 | | | 0.51 | | | 0.47 | | |
| Gross positive fair value | 0.61 | | | 4.47 | | | 1.13 | | | 1.17 | | | 0.84 | | |
| Percent of Tier 1 Capital | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | | | | | | | | | | | | | | | |
| Gross positive fair value (X) | | | | | | | | | | | | | | | |
| Held for trading (X) | | | | | | | | | | | | | | | |
| Non-traded (X) | | | | | | | | | | | | | | | |
| Current credit exposure (X) | | | | | | | | | | | | | | | |
| Credit losses on derivative contracts | | | | | | | | | | | | | | | |
| Past Due Derivative Instruments Fair Value | | | | | | | | | | | | | | | |
| 30–89 days past due | | | | | | | | | | | | | | | |
| 90+ days past due | | | | | | | | | | | | | | | |
| Other Ratios | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | | | | | | | | | | | | | | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| Change: Allowance for Loan and Lease Losses excluding ATTR | | | | | |
| Beginning balance | 1,164,000 | 788,849 | 775,330 | 851,541 | 840,650 |
| Gross losses | 509,000 | 775,483 | 921,138 | 884,525 | 885,624 |
| Write-downs, transfers to loans held-for-sale | 0 | 0 | 0 | 0 | 0 |
| Recoveries | 236,000 | 219,475 | 221,889 | 212,357 | 200,238 |
| Net losses | 273,000 | 556,008 | 699,249 | 672,168 | 685,386 |
| Provision for loan and lease losses | -136,000 | 931,392 | 712,778 | 600,286 | 696,277 |
| Adjustments | 0 | 0 | -10 | -4,329 | 0 |
| Ending balance | 755,000 | 1,164,233 | 788,849 | 775,330 | 851,541 |
| Memo: Allocated transfer risk reserve (ATTR) | | | | | |

Analysis Ratios

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| Provision for loan and lease losses / Average assets | -0.07 | | | 0.50 | | | 0.43 | | | 0.38 | | | 0.46 | | |
| Provision for loan and lease losses / Average loans and leases | -0.33 | | | 1.97 | | | 1.44 | | | 1.23 | | | 1.43 | | |
| Provision for loan and lease losses / Net loan and lease losses | -49.82 | | | 167.51 | | | 101.93 | | | 89.31 | | | 101.59 | | |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.86 | | | 2.68 | | | 1.62 | | | 1.62 | | | 1.78 | | |
| Allowance for loan and lease losses / Total loans and leases | 1.83 | | | 2.64 | | | 1.53 | | | 1.58 | | | 1.73 | | |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 2.77 | | | 2.09 | | | 1.13 | | | 1.15 | | | 1.24 | | |
| Allowance for loan and lease losses / Nonaccrual assets | 52.21 | | | 49.89 | | | 120.20 | | | 128.84 | | | 207.86 | | |
| ALLL / 90+ days past due + nonaccrual loans and leases | 52.18 | | | 49.89 | | | 120.20 | | | 128.83 | | | 207.81 | | |
| Gross loan and lease losses / Average loans and leases | 1.22 | | | 1.64 | | | 1.86 | | | 1.81 | | | 1.81 | | |
| Recoveries / Average loans and leases | 0.57 | | | 0.46 | | | 0.45 | | | 0.44 | | | 0.41 | | |
| Net losses / Average loans and leases | 0.65 | | | 1.18 | | | 1.41 | | | 1.38 | | | 1.40 | | |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Recoveries / Prior year-end losses | 30.43 | | | 23.83 | | | 25.09 | | | 23.98 | | | 24.95 | | |
| Earnings coverage of net loan and lease losses (X) | 13.43 | | | 9.81 | | | 7.84 | | | 4.81 | | | 5.72 | | |

Net Loan and Lease Losses By Type

| | | | | | | | | | | | | | | | |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|
| Real estate loans | -0.29 | | | -0.11 | | | -0.02 | | | 0.02 | | | 0.11 | | |
| Real estate loans secured by 1-4 family | -0.44 | | | -0.18 | | | -0.02 | | | 0.02 | | | 0.13 | | |
| Revolving | -1.47 | | | -0.60 | | | 0.04 | | | 0.04 | | | 0.28 | | |
| Closed-end | -0.08 | | | 0.02 | | | -0.05 | | | 0.01 | | | -0.04 | | |
| Commercial real estate loans | 0 | | | 0.05 | | | 0 | | | -0.01 | | | -0.01 | | |
| Construction and land development | 0 | | | -0.62 | | | -0.09 | | | -0.48 | | | -0.45 | | |
| 1-4 family | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other | 0 | | | -0.62 | | | -0.09 | | | -0.48 | | | -0.45 | | |
| Multifamily | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Nonfarm nonresidential | 0 | | | 0.09 | | | 0 | | | 0 | | | 0 | | |
| Owner-occupied | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other | 0 | | | 0.09 | | | 0 | | | 0 | | | 0 | | |
| Real estate loans secured by farmland | | | | | | | | | | | | | | | |
| Commercial and industrial loans | | | | | | | | | | | | | | | |
| Loans to individuals | 0.86 | | | 1.55 | | | 1.62 | | | 1.59 | | | 1.62 | | |
| Credit card loans | 1.57 | | | 2.63 | | | 2.74 | | | 2.56 | | | 2.57 | | |
| Agricultural loans | | | | | | | | | | | | | | | |
| Loans to foreign governments and institutions | | | | | | | | | | | | | | | |
| Other loans and leases | 0 | | | 0 | | | 0 | | | 0.05 | | | 0.07 | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| 30+ Days Past Due and Nonaccrual Assets | | | | | |
| 30–89 days past due loans and leases | 186,000 | 173,699 | 284,669 | 287,634 | 263,666 |
| 90+ days past due loans and leases | 1,000 | 82 | 37 | 45 | 95 |
| Nonaccrual loans and leases | 1,446,000 | 2,333,709 | 656,269 | 601,782 | 409,671 |
| Total past due and nonaccrual loans and leases | 1,633,000 | 2,507,490 | 940,975 | 889,461 | 673,432 |
| Restructured 30–89 days past due | 31,000 | 25,159 | 24,201 | 21,927 | 15,182 |
| Restructured 90+ days past due | 0 | 0 | 0 | 0 | 0 |
| Restructured nonaccrual | 195,000 | 173,340 | 103,914 | 86,235 | 71,853 |
| Total restructured loans and leases | 226,000 | 198,499 | 128,115 | 108,162 | 87,035 |
| 30–89 days past due loans held for sale | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due loans held for sale | 0 | 0 | 0 | 0 | 0 |
| Nonaccrual loans held for sale | 0 | 0 | 0 | 0 | 0 |
| Total past due and nonaccrual loans held for sale | 0 | 0 | 0 | 0 | 0 |
| Restructured loans and leases in compliance | 359,000 | 287,974 | 222,380 | 229,944 | 197,987 |
| Other real estate owned | 2,000 | 1,273 | 2,267 | 5,108 | 6,136 |
| Other Assets | | | | | |
| 30–89 days past due | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 0 | 0 | 0 | 89 | 0 |
| Nonaccrual | 0 | 0 | 0 | 0 | 0 |
| Total other assets past due and nonaccrual | 0 | 0 | 0 | 89 | 0 |

Percent of Loans and Leases

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|------|----------|-----|------|----------|-----|------|----------|-----|------|----------|-----|------|----------|-----|
| 30–89 days past due loans and leases | 0.45 | | | 0.39 | | | 0.55 | | | 0.59 | | | 0.53 | | |
| 90+ days past due loans and leases | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Nonaccrual loans and leases | 3.50 | | | 5.30 | | | 1.27 | | | 1.23 | | | 0.83 | | |
| 90+ days past due and nonaccrual loans and leases | 3.50 | | | 5.30 | | | 1.27 | | | 1.23 | | | 0.83 | | |

| | | | | | | | | | | | | | | | |
|---|------|--|--|------|--|--|------|--|--|------|--|--|------|--|--|
| 30–89 days past due restructured | 0.07 | | | 0.06 | | | 0.05 | | | 0.04 | | | 0.03 | | |
| 90+ days past due restructured | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Nonaccrual restructured | 0.47 | | | 0.39 | | | 0.20 | | | 0.18 | | | 0.15 | | |
| 30–89 days past due loans held for sale | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| 90+ days past due loans held for sale | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Nonaccrual loans held for sale | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

| | | | | | | | | | | | | | | | |
|---|------|--|--|------|--|--|------|--|--|------|--|--|------|--|--|
| 30–89 days past due assets | 0.45 | | | 0.39 | | | 0.55 | | | 0.59 | | | 0.53 | | |
| 90+ days past due assets | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Nonaccrual assets | 3.50 | | | 5.30 | | | 1.27 | | | 1.23 | | | 0.83 | | |
| 30+ days past due and nonaccrual assets | 3.95 | | | 5.69 | | | 1.83 | | | 1.81 | | | 1.37 | | |

Percent of Total Assets

| | | | | | | | | | | | | | | | |
|---|------|--|--|------|--|--|------|--|--|------|--|--|------|--|--|
| 90+ days past due and nonaccrual assets | 0.69 | | | 1.16 | | | 0.38 | | | 0.38 | | | 0.26 | | |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.69 | | | 1.17 | | | 0.38 | | | 0.38 | | | 0.27 | | |

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

| | | | | | | | | | | | | | | | |
|--|--------|--|--|--------|--|--|--------|--|--|--------|--|--|-------|--|--|
| Total assets | 0.87 | | | 1.32 | | | 0.52 | | | 0.54 | | | 0.40 | | |
| Allowance for loan and lease losses | 243.44 | | | 227.46 | | | 114.74 | | | 110.76 | | | 73.86 | | |
| Equity capital + allowance for loan and lease losses | 4.51 | | | 6.39 | | | 2.51 | | | 2.69 | | | 2 | | |
| Tier 1 capital + allowance for loan and lease losses | 243.44 | | | 227.46 | | | 114.74 | | | 110.76 | | | 73.86 | | |
| Loans and leases + other real estate owned | 4.44 | | | 6.01 | | | 1.76 | | | 1.75 | | | 1.28 | | |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases

| | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|--|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| 30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type | | | | | | | | | | | | | | | | |
| Real estate | 30–89 days past due | 0.97 | | | 0.49 | | | 0.42 | | | 0.57 | | | 0.33 | | |
| | 90+ days past due | 0.01 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 18.07 | | | 28.77 | | | 4.27 | | | 4.56 | | | 1.46 | | |
| Commercial and industrial | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| Individuals | 30–89 days past due | 0.33 | | | 0.37 | | | 0.57 | | | 0.59 | | | 0.57 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0.47 | | | 0.58 | | | 0.72 | | | 0.71 | | | 0.72 | | |
| Depository institution loans | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| Agricultural | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| Foreign governments | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| Other loans and leases | 30–89 days past due | 2.78 | | | 0.84 | | | 1.07 | | | 1.42 | | | 0.92 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

| | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Memoranda | | | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 1.44 | | | 0.69 | | | 0.53 | | | 0.71 | | | 0.38 | | |
| | 90+ days past due | 0.02 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 26.92 | | | 40.42 | | | 5.41 | | | 5.70 | | | 1.68 | | |
| | | | | | | | | | | | | | | | | |
| Revolving | 30–89 days past due | 0.33 | | | 0.56 | | | 0.38 | | | 0.46 | | | 0.42 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 1.55 | | | 1.74 | | | 2.20 | | | 2.16 | | | 2.15 | | |
| | | | | | | | | | | | | | | | | |
| Closed-end | 30–89 days past due | 1.83 | | | 0.75 | | | 0.61 | | | 0.97 | | | 0.34 | | |
| | 90+ days past due | 0.03 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 35.66 | | | 58.44 | | | 7.05 | | | 9.28 | | | 1.19 | | |
| Junior lien | 30–89 days past due | 0 | | | 0.03 | | | 0.03 | | | 0.12 | | | 0.07 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0.03 | | | 0.11 | | | 0.12 | | | 0.31 | | | 0.30 | | |
| | | | | | | | | | | | | | | | | |
| Commercial real estate | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 0.01 | | | 0 | | | 0.02 | | | 0.03 | | |
| | | | | | | | | | | | | | | | | |
| Construction and development | 30–89 days past due | 0 | | | 0.65 | | | 0.12 | | | 0.28 | | | 0.05 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 2.85 | | | 0.69 | | | 2.02 | | | 1.32 | | |
| 1–4 family | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other | 30–89 days past due | 0 | | | 0.65 | | | 0.12 | | | 0.28 | | | 0.05 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 2.85 | | | 0.69 | | | 2.02 | | | 1.32 | | |
| | | | | | | | | | | | | | | | | |
| Multifamily | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | | | | | | | | | | | | | | | | |
| Nonfarm non-residential | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Owner Occupied | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other | 30–89 days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | | | | | | | | | | | | | | | | |
| Farmland | 30–89 days past due | | | | | | | | | | | | | | | |
| | 90+ days past due | | | | | | | | | | | | | | | |
| | Nonaccrual | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| Credit card | 30–89 days past due | 0.47 | | | 0.53 | | | 0.74 | | | 0.75 | | | 0.70 | | |
| | 90+ days past due | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| | Nonaccrual | 0.89 | | | 1.07 | | | 1.32 | | | 1.26 | | | 1.28 | | |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| Common Equity Tier 1 Capital | | | | | |
| Common stock plus related surplus | | | | | |
| Retained earnings | 0 | 0 | 0 | 0 | 0 |
| Accumulated other comprehensive income (AOCI) | | | | | |
| Common equity tier 1 minority interest | | | | | |
| Common equity tier 1 capital before adjustments/deductions | | | | | |
| Common Equity Tier 1 Capital: Adjustments/Deductions | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 0 | 0 | 0 | 0 | 0 |
| Accumulated other comprehensive income-related adjustments | 0 | 0 | 0 | 0 | 0 |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Subtotal: | 0 | 0 | 0 | 0 | 0 |
| Adjustments and deductions for common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Additional Tier 1 Capital | | | | | |
| Additional tier 1 capital instruments and related surplus | | | | | |
| Non-qualifying capital instruments | | | | | |
| Tier 1 minority interest not included in common equity tier 1 capital | | | | | |
| Additional tier 1 capital before deductions | | | | | |
| Less: Additional tier 1 capital deductions | | | | | |
| Additional tier 1 capital | | | | | |
| Tier 1 Capital | | | | | |
| Tier 2 Capital | | | | | |
| Tier 2 capital instruments and related surplus | | | | | |
| Non-qualifying capital instruments | | | | | |
| Total capital minority interest not included in tier 1 capital | | | | | |
| Allowance for loan and lease losses in tier 2 capital | | | | | |
| Exited advanced approach eligible credit reserves | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | | | |
| Tier 2 capital before deductions | | | | | |
| Exited advanced approach tier 2 capital before deductions | | | | | |
| Less: Tier 2 capital deductions | | | | | |
| Tier 2 capital | | | | | |
| Exited advanced approach tier 2 capital | | | | | |
| Total capital | | | | | |
| Exited advanced approach total capital | | | | | |
| Total Assets for Capital Ratios | | | | | |
| Average total consolidated assets, adjusted | 0 | 0 | 0 | 0 | 0 |
| Less: Deductions from common equity tier 1 capital | | | | | |
| Less: Other deductions | | | | | |
| Total assets for leverage ratio | | | | | |
| Total risk-weighted assets | | | | | |
| Exited advanced approach total RWA | | | | | |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|
| Capital Ratios | | | | | | | | | | | | | | | |
| Common equity tier 1 capital, column A | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Common equity tier 1 capital, column B | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Tier 1 capital, column A | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Tier 1 capital, column B | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Total capital, column A | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Total capital, column B | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Tier 1 leverage | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Supplementary leverage ratio, advanced approaches HCs | | | | | | | | | | | | | | | |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change | | |
|---|------------|------------|------------|------------|------------|----------------|--------|--|
| | | | | | | 1-Year | 5-Year | |
| Insurance Activities | | | | | | | | |
| Total insurance underwriting assets | 86,858,000 | 83,420,941 | 77,282,601 | 70,004,977 | 68,964,720 | 4.12 | 33.67 | |
| Total property and casualty assets | 47,745,000 | 46,216,030 | 43,059,872 | 38,398,814 | 37,463,340 | 3.31 | 37.05 | |
| Reinsurance recoverables (P/C) | 1,423,000 | 1,143,562 | 1,393,731 | 1,365,061 | 1,183,767 | | 50.60 | |
| Total life and health assets | 39,113,000 | 37,204,911 | 34,222,729 | 31,606,163 | 31,501,380 | 5.13 | 29.75 | |
| Reinsurance recoverables (L/H) | 3,159,000 | 3,145,374 | 3,120,548 | 3,120,437 | 3,071,237 | 0.43 | 5.39 | |
| Separate account assets (L/H) | 7,000 | 6,352 | 5,664 | 4,651 | 5,137 | | 46.50 | |
| | | | | | | | | |
| Total insurance underwriting equity | 25,437,000 | 24,837,198 | 21,809,164 | 18,978,894 | 19,566,392 | 2.41 | 35.92 | |
| Total property and casualty equity | 21,046,000 | 20,295,143 | 17,751,131 | 15,569,451 | 16,051,794 | 3.70 | 35.71 | |
| Total life and health equity | 4,391,000 | 4,542,055 | 4,058,033 | 3,409,443 | 3,514,598 | -3.33 | 36.97 | |
| Total insurance underwriting net income | 2,005,000 | 3,023,538 | 2,448,368 | 807,325 | 1,183,146 | -33.69 | 177.63 | |
| Total property and casualty | 1,807,000 | 2,898,330 | 2,291,869 | 531,163 | 957,098 | -37.65 | 296.36 | |
| Total life and health | 198,000 | 125,208 | 156,499 | 276,162 | 226,048 | 58.14 | -25.65 | |
| | | | | | | | | |
| Claims and claims adjusted expense reserves (P/C) | 12,162,000 | 11,172,220 | 11,682,509 | 10,908,292 | 10,088,779 | 8.86 | 32.62 | |
| Unearned premiums (P/C) | 9,113,000 | 8,754,061 | 8,361,797 | 7,797,325 | 7,234,038 | 4.10 | 38.61 | |
| Policyholder benefit and contractholder funds (L/H) | 33,617,000 | 31,522,097 | 29,345,932 | 27,555,116 | 27,377,007 | 6.65 | 27.76 | |
| Separate account liabilities (L/H) | 7,000 | 6,352 | 5,664 | 4,651 | 5,137 | 10.20 | 46.50 | |
| Insurance activities revenue | 26,496,000 | 25,541,485 | 24,116,023 | 22,368,440 | 20,231,438 | 3.74 | 43.91 | |
| Other insurance activities income | 174,000 | 153,628 | 143,489 | 154,266 | 137,970 | 13.26 | 39.86 | |
| Insurance and reinsurance underwriting income | 26,322,000 | 25,387,857 | 23,972,534 | 22,214,174 | 20,093,468 | 3.68 | 43.94 | |
| Premiums | 26,322,000 | 25,387,857 | 23,972,534 | 22,214,174 | 20,093,468 | 3.68 | 43.94 | |
| Credit related insurance underwriting | 0 | 0 | 0 | 0 | 0 | | | |
| Other insurance underwriting | 26,322,000 | 25,387,857 | 23,972,534 | 22,214,174 | 20,093,468 | 3.68 | 43.94 | |
| Insurance benefits, losses, expenses | 23,696,000 | 20,878,389 | 21,023,178 | 20,664,211 | 19,154,104 | 13.50 | 32.47 | |
| Net assets of insurance underwriting subsidiaries | | | | 0 | 0 | | | |
| Life insurance assets | 7,000 | 6,352 | 5,664 | 4,651 | 5,137 | 10.20 | 46.50 | |

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Analysis Ratios | | | | | | | | | | | | | | | |
| Insurance underwriting assets / Consolidated assets | 41.21 | | | 41.62 | | | 44.47 | | | 44.11 | | | 44.30 | | |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets .. | 54.97 | | | 55.40 | | | 55.72 | | | 54.85 | | | 54.32 | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets .. | 45.03 | | | 44.60 | | | 44.28 | | | 45.15 | | | 45.68 | | |
| Separate account assets (L/H) / Total life assets | 0.02 | | | 0.02 | | | 0.02 | | | 0.01 | | | 0.02 | | |
| Insurance activities revenue / Adjusted operating income | 71.56 | | | 70.93 | | | 68.81 | | | 70.63 | | | 66.86 | | |
| Premium income / Insurance activities revenue | 99.34 | | | 99.40 | | | 99.41 | | | 99.31 | | | 99.32 | | |
| Credit related premium income / Total premium income | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other premium income / Total premium income | 100 | | | 100 | | | 100 | | | 100 | | | 100 | | |
| Insurance underwriting net income / Consolidated net income | 60.76 | | | 77.39 | | | 61.11 | | | 35.24 | | | 48.85 | | |
| Insurance net income (P/C) / Equity (P/C) | 8.59 | | | 14.28 | | | 12.91 | | | 3.41 | | | 5.96 | | |
| Insurance net income (L/H) / Equity (L/H) | 4.51 | | | 2.76 | | | 3.86 | | | 8.10 | | | 6.43 | | |
| Insurance benefits, losses, expenses / Insurance premiums | 90.02 | | | 82.24 | | | 87.70 | | | 93.02 | | | 95.33 | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | 2.98 | | | 2.47 | | | 3.24 | | | 3.55 | | | 3.16 | | |
| Reinsurance recovery (L/H) / Total assets (L/H) | 8.08 | | | 8.45 | | | 9.12 | | | 9.87 | | | 9.75 | | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses .. | 0.93 | | | 0.55 | | | 0.72 | | | 0.60 | | | 0.60 | | |

Broker-Dealer Activities

| | | | | | | | | | | | | | | | |
|--|---|--|--|---|--|--|---|--|--|---|--|--|---|--|---|
| Net assets of broker-dealer subsidiaries (\$000) | | | | | | | | | | 0 | | | | | 0 |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Foreign Activities

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| Foreign Activities | | | | | |
| Total foreign loans and leases | 1,000 | 1,158 | 1,780 | 2,414 | 2,177 |
| Real estate loans | 1,000 | 1,158 | 1,780 | 2,414 | 2,177 |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 |
| Loans to depository institutions and other banks acceptances | 0 | 0 | 0 | 0 | 0 |
| Loans to foreign governments and institutions | 0 | 0 | 0 | 0 | 0 |
| Loans to individuals | 0 | 0 | 0 | 0 | 0 |
| Agricultural loans | 0 | 0 | 0 | 0 | 0 |
| Other foreign loans | 0 | 0 | 0 | 0 | 0 |
| Lease financing receivables | 0 | 0 | 0 | 0 | 0 |
| Debt securities | 8,639,000 | 9,692,493 | 9,014,278 | 7,678,286 | 7,978,010 |
| Interest-bearing bank balances | 0 | 29,521 | 7,105 | 8,551 | 6,587 |
| Total selected foreign assets | 8,640,000 | 9,723,172 | 9,023,163 | 7,689,251 | 7,986,774 |
| Total foreign deposits | 0 | 0 | 0 | 0 | 0 |
| Interest-bearing deposits | 0 | 0 | 0 | 0 | 0 |
| Non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 |

| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|--------|----------|-----|--------|----------|-----|--------|----------|-----|-------|----------|-----|--------|----------|-----|
| Analysis Ratios | | | | | | | | | | | | | | | |
| Yield: Foreign loans | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Cost: Interest-bearing deposits | | | | | | | | | | | | | | | |
| Net Losses as a Percent of Foreign Loans by Type | | | | | | | | | | | | | | | |
| Real estate loans | | | | | | | | | | | | | | | |
| Commercial and industrial loans | | | | | | | | | | | | | | | |
| Foreign governments and institutions | | | | | | | | | | | | | | | |
| Growth Rates | | | | | | | | | | | | | | | |
| Net loans and leases | -13.64 | | | -34.94 | | | -26.26 | | | 10.89 | | | -37.91 | | |
| Total selected assets | -11.14 | | | 7.76 | | | 17.35 | | | -3.73 | | | 13.25 | | |
| Deposits | | | | | | | | | | | | | | | |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

| Activity | Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change | |
|--|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | | 1-Year | 5-Year |
| Activity | | | | | | | | |
| Securitization activities | | 32,782,000 | 41,385,976 | 43,581,830 | 0 | 0 | -20.79 | |
| 1–4 family residential loans | | 32,782,000 | 41,385,976 | 43,581,830 | 0 | 0 | -20.79 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | | 0 | 0 | 0 | 0 | 0 | | |
| Retained credit exposure | | 0 | 0 | 0 | 0 | 0 | | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | | | |
| Home equity lines | | 0 | 0 | 0 | 0 | | | |
| Credit card receivables | | 0 | 0 | 0 | 0 | | | |
| Auto loans | | 0 | 0 | 0 | 0 | | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | | | |
| All other loans and leases | | 0 | 0 | 0 | 0 | | | |
| | | | | | | | | |
| Unused commitments to provide liquidity (servicer advance) | | 0 | 0 | 0 | 0 | 0 | | |
| Seller's interest carried as securities and loans | | 0 | 0 | 0 | 0 | 0 | | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | | |
| | | | | | | | | |
| Asset-backed commercial paper conduits | | 0 | 0 | 0 | 0 | 0 | | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| | | | | | | | | |
| | | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | | |
| Activity as a Percent of Total Assets | | | | | | | | |
| Securitization activities | | 15.56 | 20.65 | 25.08 | 0 | 0 | | |
| 1–4 family residential loans | | 15.56 | 20.65 | 25.08 | 0 | 0 | | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and Industrial loans | | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | | 0 | 0 | 0 | 0 | 0 | | |
| Asset-backed commercial paper conduits | | 0 | 0 | 0 | 0 | 0 | | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| Percent of Total Managed Assets (On balance-sheet loans and securitized loans) | | | | | | | | |
| 1–4 family residential loans | | 49.01 | 52.63 | 50.23 | | | | |
| Home equity lines | | 1.65 | 1.95 | 2.25 | | | | |
| Credit card receivables | | 19.52 | 18.53 | 20.07 | | | | |
| Auto loans and other consumer loans | | 26.42 | 24.19 | 25.48 | | | | |
| Commercial and industrial loans | | 0 | 0 | 0 | | | | |
| All other loans and leases | | 3.40 | 2.70 | 1.97 | | | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

| | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| Percent of Total Securitization Activities by Type | | | | | |
| Retained credit exposure | 0 | 0 | 0 | | |
| 1–4 family residential loans | 0 | 0 | 0 | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Unused commitments to provide liquidity (servicer advance) | 0 | 0 | 0 | | |
| Seller's interest carried as securities and loans | 0 | 0 | 0 | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| Percent of Tier 1 Capital | | | | | |
| Total retained credit exposure | | | | | |
| Total retained credit exposure and asset sale credit exposure | | | | | |

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| 30–89 Days Past Due Securitized Assets | | | | | | | |
| 1–4 family residential loans | 308,000 | 564,494 | 617,576 | 0 | 0 | -45.44 | |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 | | |
| Total 30–89 days past due securitized assets | 308,000 | 564,494 | 617,576 | 0 | 0 | -45.44 | |
| 90+ Days Past Due Securitized Assets | | | | | | | |
| 1–4 family residential loans | 897,000 | 1,948,936 | 223,601 | 0 | 0 | -53.97 | |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 | | |
| Total 90+ days past due securitized assets | 897,000 | 1,948,936 | 223,601 | 0 | 0 | -53.97 | |
| Total past due securitized assets | 1,205,000 | 2,513,430 | 841,177 | 0 | 0 | -52.06 | |
| Net Losses on Securitized Assets | | | | | | | |
| 1–4 family residential loans | 1,000 | 3,658 | 1,699 | 0 | 0 | -72.66 | |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 | | |
| Total net losses on securitized assets | 1,000 | 3,658 | 1,699 | 0 | 0 | -72.66 | |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

| | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| 30–89 Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | 0.94 | 1.36 | 1.42 | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 30–89 days past due securitized assets | 0.94 | 1.36 | 1.42 | | |
| 90+ Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | 2.74 | 4.71 | 0.51 | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 90+ days past due securitized assets | 2.74 | 4.71 | 0.51 | | |
| Total past due securitized assets percent of securitized assets | 3.68 | 6.07 | 1.93 | | |
| Net Loss on Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | 0 | 0.01 | 0 | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total net losses on securitized assets | 0 | 0.01 | 0 | | |
| 30–89 Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | 1.03 | 1.31 | 1.35 | | |
| Home equity lines | 0.33 | 0.56 | 0.38 | | |
| Credit card receivables | 0.47 | 0.53 | 0.74 | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | 0.22 | 0.23 | 0.42 | | |
| Total managed loans past due 30–89 days | 0.67 | 0.86 | 0.95 | | |
| 90+ Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | 2.47 | 4.33 | 0.47 | | |
| Home equity lines | 0 | 0 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | 0 | 0 | 0 | | |
| Total managed loans past due 90+ days | 1.21 | 2.28 | 0.24 | | |
| Total Past Due Managed Assets | 1.88 | 3.15 | 1.18 | | |
| Net Losses on Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | -0.01 | 0.01 | 0 | | |
| Home equity lines | -1.47 | -0.60 | 0.04 | | |
| Credit card receivables | 1.57 | 2.63 | 2.74 | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | 0.30 | 0.65 | 0.68 | | |
| Net Losses on Managed Assets Percent of Total Managed Assets | 0.37 | 0.66 | 0.74 | | |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Parent Company Income Statement

| Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Operating Income | | | | | | | |
| Income from bank subsidiaries | 2,298,000 | 2,272,473 | 1,830,302 | 1,472,784 | 1,263,799 | 1.12 | 276.92 |
| Dividends | 0 | 0 | 0 | 0 | 0 | | |
| Interest | 0 | 67 | 152 | 113 | 36 | -100.00 | -100.00 |
| Management and service fees | 2,246,000 | 2,234,610 | 1,797,475 | 1,447,362 | 1,234,523 | 0.51 | 280.91 |
| Other income | 52,000 | 37,796 | 32,675 | 25,309 | 29,240 | 37.58 | 159.79 |
| Income from nonbank subsidiaries | 4,743,000 | 3,864,100 | 3,560,461 | 2,892,893 | 2,407,093 | 22.75 | 560.90 |
| Dividends | 589,000 | 307,200 | 336,600 | 342,458 | 128,683 | 91.73 | 148.94 |
| Interest | 0 | 71 | 71 | 71 | 0 | -100.00 | -100.00 |
| Management and service fees | 3,928,000 | 3,542,467 | 3,127,686 | 2,442,575 | 2,095,592 | 10.88 | 1027.96 |
| Other income | 226,000 | 14,362 | 96,104 | 107,789 | 182,818 | 1473.60 | 70.26 |
| Income from subsidiary holding companies | 0 | 451,949 | 310,729 | 207,731 | 83,792 | -100.00 | -100.00 |
| Dividends | 0 | 450,672 | 300,000 | 200,000 | 80,000 | -100.00 | -100.00 |
| Interest | 0 | 1,277 | 10,729 | 7,731 | 3,792 | -100.00 | -100.00 |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 0 | 0 | 0 | 0 | | |
| Total income from subsidiaries | 7,041,000 | 6,588,522 | 5,701,492 | 4,573,408 | 3,754,684 | 6.87 | 430.14 |
| Securities gains (losses) | -14,000 | -5,464 | -15,270 | -3,912 | -7,834 | | |
| Other operating income | 9,539,000 | 8,983,426 | 8,678,699 | 7,957,088 | 7,941,010 | 6.18 | 29.79 |
| Total operating income | 16,566,000 | 15,566,484 | 14,364,921 | 12,526,584 | 11,687,860 | 6.42 | 91.28 |
| Operating Expenses | | | | | | | |
| Personnel expenses | 5,193,000 | 4,697,091 | 3,848,441 | 3,160,322 | 2,800,375 | 10.56 | 433.71 |
| Interest expense | 3,000 | 6,451 | 7,994 | 6,893 | 7,925 | -53.50 | -48.39 |
| Other expenses | 9,939,000 | 9,293,878 | 8,934,224 | 8,735,396 | 8,129,097 | 6.94 | 37.66 |
| Provision for loan and lease losses | 0 | -981 | 1,566 | -612 | 1,537 | | -100.00 |
| Total operating expenses | 15,135,000 | 13,996,439 | 12,792,225 | 11,901,999 | 10,938,934 | 8.13 | 84.55 |
| Income (loss) before taxes | 1,736,000 | 1,695,318 | 1,871,712 | 624,585 | 748,926 | 2.40 | 277.84 |
| Applicable income taxes (credit) | -91,000 | -147,459 | -36,155 | -131,145 | -96,717 | | |
| Extraordinary items | | | | | 0 | | |
| Income before undistributed income of subsidiaries | 1,827,000 | 1,842,777 | 1,907,867 | 755,730 | 845,643 | -0.86 | 188.35 |
| Equity in undistributed income of subsidiaries | 1,442,000 | 2,045,252 | 2,197,637 | 1,536,086 | 1,581,062 | -29.50 | 25.15 |
| Bank subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Nonbank subsidiaries | 1,774,000 | 1,925,864 | 1,302,708 | 591,615 | 797,562 | -7.89 | 430.46 |
| Subsidiary holding companies | -332,000 | 119,388 | 894,929 | 944,471 | 783,500 | | |
| Net income (loss) | 3,269,000 | 3,888,029 | 4,105,504 | 2,291,816 | 2,426,705 | -15.92 | 83.05 |
| Memoranda | | | | | | | |
| Bank net income | 0 | 0 | 0 | 0 | 0 | | |
| Nonbank net income | 2,363,000 | 2,233,064 | 1,639,308 | 934,073 | 926,245 | 5.82 | 313.82 |
| Subsidiary holding companys' net income | -332,000 | 570,060 | 1,194,929 | 1,144,471 | 863,500 | | |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

| Dollar Amount in Thousands | 12/31/2021 | % of Total Assets | 12/31/2020 | % of Total Assets | 12/31/2019 | % of Total Assets | 12/31/2018 | 12/31/2017 | Percent Change | |
|--|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|------------|----------------|---------|
| | | | | | | | | | 1-Year | 5-Year |
| Assets | | | | | | | | | | |
| Investment in bank subsidiaries | 567,000 | 1.05 | 376,906 | 0.70 | 374,015 | 0.76 | 221,105 | 304,833 | 50.44 | 203.59 |
| Common and preferred stock | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other receivables | 567,000 | 1.05 | 376,906 | 0.70 | 374,015 | 0.76 | 221,105 | 304,833 | 50.44 | 203.59 |
| Investment in nonbank subsidiaries | 21,772,000 | 40.38 | 20,672,958 | 38.24 | 17,552,207 | 35.78 | 16,560,080 | 16,668,882 | 5.32 | 46.61 |
| Common and preferred stock | 20,011,000 | 37.11 | 19,004,355 | 35.15 | 15,932,439 | 32.48 | 15,140,149 | 15,167,802 | 5.30 | 47.03 |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other receivables | 1,761,000 | 3.27 | 1,668,603 | 3.09 | 1,619,768 | 3.30 | 1,419,931 | 1,501,080 | 5.54 | 42.08 |
| Investment in subsidiary holding companies | 9,797,000 | 18.17 | 11,337,855 | 20.97 | 10,633,387 | 21.67 | 9,428,080 | 8,411,611 | -13.59 | 21.54 |
| Common and preferred stock | 9,441,000 | 17.51 | 11,334,492 | 20.96 | 10,118,740 | 20.63 | 9,109,111 | 8,195,491 | -16.71 | 19.47 |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans, advances, notes, and bonds | 356,000 | 0.66 | 0 | 0 | 509,200 | 1.04 | 318,000 | 215,700 | | 125.32 |
| Other receivables | 0 | 0 | 3,363 | 0.01 | 5,447 | 0.01 | 969 | 420 | -100.00 | -100.00 |
| Assets Excluding Investment in Subsidiaries | | | | | | | | | | |
| Net loans and leases | 90,000 | 0.17 | 202,146 | 0.37 | 467,984 | 0.95 | 305,382 | 693,680 | -55.48 | -86.44 |
| Securities | 13,604,000 | 25.23 | 13,781,776 | 25.49 | 12,838,726 | 26.17 | 8,068,053 | 8,339,868 | -1.29 | 55.72 |
| Securities purchased (reverse repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Cash and due from affiliated depository institution | 28,000 | 0.05 | 29,848 | 0.06 | 35,413 | 0.07 | 41,825 | 35,500 | -6.19 | -7.59 |
| Cash and due from unrelated depository institution | 67,000 | 0.12 | 92,951 | 0.17 | 104,421 | 0.21 | 243,704 | 202,615 | -27.92 | -74.04 |
| Premises, furnishings, fixtures and equipment | 1,341,000 | 2.49 | 1,372,480 | 2.54 | 1,456,764 | 2.97 | 1,455,664 | 1,337,422 | -2.29 | 1.33 |
| Intangible assets | 0 | 0 | 0 | 0 | 333,680 | 0.68 | 401,720 | 383,336 | | -100.00 |
| Other assets | 6,655,000 | 12.34 | 6,197,166 | 11.46 | 5,261,749 | 10.73 | 6,547,830 | 6,361,370 | 7.39 | 18.27 |
| Balance due from subsidiaries and related institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total assets | 53,921,000 | 100.00 | 54,064,086 | 100.00 | 49,058,346 | 100.00 | 43,273,443 | 42,739,117 | -0.26 | 34.68 |
| Liabilities and Capital | | | | | | | | | | |
| Deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Securities sold (repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings 1 year or less | 0 | 0 | 0 | 0 | 20,154 | 0.04 | 0 | 63,837 | | -100.00 |
| Borrowings with maturity over 1 year | 89,000 | 0.17 | 200,790 | 0.37 | 440,161 | 0.90 | 306,082 | 635,715 | -55.68 | -85.83 |
| Subordinated notes and debentures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other liabilities | 12,960,000 | 24.04 | 12,675,525 | 23.45 | 12,488,396 | 25.46 | 11,117,008 | 10,409,380 | 2.24 | 33.50 |
| Balance due to subsidiaries and related institutions | 816,000 | 1.51 | 854,262 | 1.58 | 666,937 | 1.36 | 657,238 | 878,676 | -4.48 | 22.72 |
| Total liabilities | 13,865,000 | 25.71 | 13,730,577 | 25.40 | 13,615,648 | 27.75 | 12,080,328 | 11,987,608 | 0.98 | 25.35 |
| Equity Capital | 40,056,000 | 74.29 | 40,333,509 | 74.60 | 35,442,698 | 72.25 | 31,193,115 | 30,751,509 | -0.69 | 38.24 |
| Perpetual preferred stock (income surplus) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Common stock | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Common surplus | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Retained earnings | 40,250,000 | 74.65 | 37,975,401 | 70.24 | 35,255,987 | 71.87 | 32,518,510 | 31,066,183 | 5.99 | 36.74 |
| Accumulated other comprehensive income | -194,000 | -0.36 | 2,358,108 | 4.36 | 186,711 | 0.38 | -1,325,395 | -433,159 | | |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 118,485 | | -100.00 |
| Total liabilities and equity capital | 53,921,000 | 100.00 | 54,064,086 | 100.00 | 49,058,346 | 100.00 | 43,273,443 | 42,739,117 | -0.26 | 34.68 |
| Memoranda | | | | | | | | | | |
| Loans and advances from bank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances from nonbank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Notes payable to subsidiaries that issued TPS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances from subsidiary holding companies | 0 | 0 | 176,800 | 0.33 | 0 | 0 | 0 | 0 | -100.00 | |
| Subordinated and long-term debt 1 year or less | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Guaranteed loans to banks, nonbanks, and holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |

BHC Name

City/State

1447376

11

9

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Profitability | | | | | | | | | | | | | | | |
| Net income / Average equity capital | 8.01 | | | 10.12 | | | 11.87 | | | 7.39 | | | 8.03 | | |
| Bank net income / Average equity investment in banks | | | | | | | | | | | | | | | |
| Nonbank net income / Average equity investment in nonbanks | 11.95 | | | 13.01 | | | 10.65 | | | 6.16 | | | 6.37 | | |
| Subsidiary HCs net income / Average equity investment in sub HCs | -3.27 | | | 4.97 | | | 12.10 | | | 13.14 | | | 10.85 | | |
| Bank net income / Parent net income | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Nonbank net income / Parent net income | 72.29 | | | 57.43 | | | 39.93 | | | 40.76 | | | 38.17 | | |
| Subsidiary holding companies' net income / Parent net income | | | | 14.66 | | | 29.11 | | | 49.94 | | | 35.58 | | |
| Leverage | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 34.61 | | | 34.04 | | | 38.42 | | | 38.73 | | | 38.98 | | |
| Total debt / Equity capital | 0.22 | | | 0.50 | | | 1.30 | | | 0.98 | | | 2.27 | | |
| Total debt + notes payable to subs that issued TPS / Equity capital | 0.22 | | | 0.50 | | | 1.30 | | | 0.98 | | | 2.27 | | |
| Total debt + Loans guaranteed for affiliate / Equity capital | 0.22 | | | 0.50 | | | 1.30 | | | 0.98 | | | 2.27 | | |
| Total debt / Equity capital – excess over fair value | 0.22 | | | 0.50 | | | 1.30 | | | 0.98 | | | 2.27 | | |
| Long-term debt / Equity capital | 0.22 | | | 0.50 | | | 1.24 | | | 0.98 | | | 2.07 | | |
| Short-term debt / Equity capital | 0 | | | 0 | | | 0.06 | | | 0 | | | 0.21 | | |
| Current portion of long-term debt / Equity capital | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Excess cost over fair value / Equity capital | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Long-term debt / Consolidated long-term debt | 3.70 | | | 6.64 | | | 34.21 | | | 19.73 | | | 29.15 | | |
| Double Leverage | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 73.53 | | | 75.22 | | | 73.50 | | | 77.74 | | | 75.97 | | |
| Total investment in subs / Equity capital | 80.23 | | | 80.30 | | | 80.58 | | | 84.02 | | | 82.55 | | |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Double Leverage Payback | | | | | | | | | | | | | | | |
| Equity investment in subs – equity cap / Net income (X) | -3.24 | | | -2.57 | | | -2.29 | | | -3.03 | | | -3.04 | | |
| Equity investment in subs – equity cap / Net income-div (X) | | | | | | | | | | | | | | | |
| Coverage Analysis | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 113.10 | | | 115.46 | | | 116.21 | | | 110.15 | | | 111.67 | | |
| Cash from ops + noncash items + op expense / Op expense + dividend | 116.23 | | | 113.05 | | | 118.44 | | | 113.27 | | | 110.81 | | |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 101.27 | | | 103.35 | | | 102.64 | | | 104.97 | | | 104.16 | | |
| Pretax operating income + interest expense / Interest expense | 57,966.67 | | | 26,379.93 | | | 23,513.96 | | | 9,161.15 | | | 9,550.17 | | |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 57,966.67 | | | 26,379.93 | | | 23,513.96 | | | 9,161.15 | | | 9,550.17 | | |
| Dividends + interest from subsidiaries / Interest expense + dividends | 19,633.33 | | | 11,770.07 | | | 8,100.48 | | | 7,984.52 | | | 2,681.53 | | |
| Fees + other income from subsidiaries / Salary + other expenses | 42.64 | | | 41.66 | | | 39.54 | | | 33.82 | | | 32.41 | | |
| Net income / Current part of long-term debt + preferred dividends (X) | | | | | | | | | | | | | | | |
| Other Ratios | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | -1.45 | | | -1.80 | | | -0.52 | | | -0.97 | | | -0.93 | | |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | | | | | | | | | | | |
| 90+ days past due | 0 | | | 0.04 | | | 0.01 | | | 0.01 | | | 0.01 | | |
| Nonaccrual | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Total | 0 | | | 0.04 | | | 0.01 | | | 0.01 | | | 0.01 | | |
| Guaranteed Loans as a Percent of Equity Capital | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| To nonbank subsidiaries | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| To subsidiary holding companies | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Total | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| As a Percent of Consolidated Holding Company Assets | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 34.27 | | | 35.17 | | | 36.97 | | | 37.05 | | | 36.92 | | |
| Combined thrift assets (reported only by bank holding companies) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Combined foreign nonbank subsidiary assets | 0.43 | | | 0.41 | | | 0.45 | | | 0.46 | | | 0.38 | | |

BHC Name

City/State

1447376

RSSD Number

11

FR Dist.

9

Peer #

Parent Company Analysis—Part 2

| | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | 12/31/2018 | | | 12/31/2017 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
| Payout Ratios — Parent | | | | | | | | | | | | | | | |
| Dividends declared / Income before undistributed income..... | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Dividends declared / Net income | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Net income – dividends / Average equity | 8.01 | | | 10.12 | | | 11.87 | | | 7.39 | | | 8.03 | | |
| Percent of Dividends Paid | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies..... | | | | | | | | | | | | | | | |
| Dividends from all subsidiaries | | | | | | | | | | | | | | | |
| Payout Ratios — Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Bank Net Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | | | | | | | | | | | | | | | |
| Interest income from bank subsidiaries..... | | | | | | | | | | | | | | | |
| Management and service fees from bank subsidiaries | | | | | | | | | | | | | | | |
| Other income from bank subsidiaries..... | | | | | | | | | | | | | | | |
| Operating income from bank subsidiaries | | | | | | | | | | | | | | | |
| Percent of Nonbank Net Income | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | 24.93 | | | 13.76 | | | 20.53 | | | 36.66 | | | 13.89 | | |
| Interest income from nonbank subsidiaries..... | 0 | | | 0 | | | 0 | | | 0.01 | | | 0 | | |
| Management and service fees from nonbank subsidiaries | 166.23 | | | 158.64 | | | 190.79 | | | 261.50 | | | 226.25 | | |
| Other income from nonbank subsidiaries..... | 9.56 | | | 0.64 | | | 5.86 | | | 11.54 | | | 19.74 | | |
| Operating income from nonbank subsidiaries | 200.72 | | | 173.04 | | | 217.19 | | | 309.71 | | | 259.88 | | |
| Percent of Subsidiary Holding Companies' Net Income | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies..... | | | | 79.06 | | | 25.11 | | | 17.48 | | | 9.26 | | |
| Interest income from subsidiary holding companies..... | | | | 0.22 | | | 0.90 | | | 0.68 | | | 0.44 | | |
| Management and service fees from subsidiary holding companies..... | | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other income from subsidiary holding companies..... | | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Operating income from subsidiary holding companies..... | | | | 79.28 | | | 26 | | | 18.15 | | | 9.70 | | |
| Dependence on Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Total Operating Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Interest income from bank subsidiaries..... | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Management and service fees from bank subsidiaries | 13.56 | | | 14.36 | | | 12.51 | | | 11.55 | | | 10.56 | | |
| Other income from bank subsidiaries..... | 0.31 | | | 0.24 | | | 0.23 | | | 0.20 | | | 0.25 | | |
| Operating income from bank subsidiaries | 13.87 | | | 14.60 | | | 12.74 | | | 11.76 | | | 10.81 | | |
| Dividends from nonbank subsidiaries | 3.56 | | | 1.97 | | | 2.34 | | | 2.73 | | | 1.10 | | |
| Interest income from nonbank subsidiaries..... | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Management and service fees from nonbank subsidiaries | 23.71 | | | 22.76 | | | 21.77 | | | 19.50 | | | 17.93 | | |
| Other income from nonbank subsidiaries..... | 1.36 | | | 0.09 | | | 0.67 | | | 0.86 | | | 1.56 | | |
| Operating income from nonbank subsidiaries | 28.63 | | | 24.82 | | | 24.79 | | | 23.09 | | | 20.59 | | |
| Dividends from subsidiary holding companies..... | 0 | | | 2.90 | | | 2.09 | | | 1.60 | | | 0.68 | | |
| Interest income from subsidiary holding companies..... | 0 | | | 0.01 | | | 0.07 | | | 0.06 | | | 0.03 | | |
| Management and service fees from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Other income from subsidiary holding companies..... | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Operating income from subsidiary holding companies..... | 0 | | | 2.90 | | | 2.16 | | | 1.66 | | | 0.72 | | |
| Loans and advances from subsidiaries / Short term debt..... | | | | | | | 0 | | | | | | 0 | | |
| Loans and advances from subsidiaries / Total debt | 0 | | | 88.05 | | | 0 | | | 0 | | | 0 | | |